

<i>SERFF Tracking Number:</i>	<i>MWSG-126773906</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AMEX Assurance Company</i>	<i>State Tracking Number:</i>	<i>46528</i>
<i>Company Tracking Number:</i>	<i>AEATI-CRT-AR 5/10</i>		
<i>TOI:</i>	<i>H19G Group Health - Travel</i>	<i>Sub-TOI:</i>	<i>H19G.000 Health - Travel</i>
<i>Product Name:</i>	<i>Award Travel</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: AMEX Assurance Company

Product Name: Award Travel

SERFF Tr Num: MWSG-126773906

State: Arkansas

TOI: H19G Group Health - Travel

SERFF Status: Closed-Approved-Closed

State Tr Num: 46528

Sub-TOI: H19G.000 Health - Travel

Co Tr Num: AEATI-CRT-AR 5/10

State Status: Approved-Closed

Filing Type: Form

Author: June Stracener

Reviewer(s): Rosalind Minor

Date Submitted: 08/18/2010

Disposition Date: 08/31/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Discretionary

Filing Status Changed: 08/31/2010

Explanation for Other Group Market Type:

State Status Changed: 08/31/2010

Deemer Date:

Created By: June Stracener

Submitted By: June Stracener

Corresponding Filing Tracking Number:

Filing Description:

AMEX Assurance Company

NAIC #: 27928; FEIN: 36-2760101

Group Health Travel Form Filing

"American Express Award Travel Insurance" or "Award Travel"

Company File Number: AEATI-CRT-AR 5/10

- Certificate of Insurance (Form No. AEATI-CRT-AR 5/10)
- Schedule of Benefits (Form No. AEATI-SCHBF 5/10)
- Enrollment Form (Form No. AEATI-BIC-EF 7/10)

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- Enrollment Form (Form No. MR PTH AT 5/10)

On behalf of AMEX Assurance Company (the "Company"), we respectfully submit the above-referenced forms for your review and approval. These forms are new and do not replace any previously approved forms. As explained further below, these forms provide coverage that is similar in many ways to the American Express Travel Insurance forms recently approved by your Department, as evidenced by SERFF Tracking No. MWSG-126380599 ("Approved AETI Forms"). As also explained below, however, the eligibility provisions in these Award Travel forms, and the manner in which certain benefits are implemented in the forms, differ in significant ways from the Approved AETI Forms.

Based on an earlier communication with Edith Roberts and Rosalind Minor of your Department, it is our understanding that the Accident and Health Division will coordinate the review of this form filing with the Property/Casualty Division if necessary and that we do not have to submit a separate form filing to the Property/Casualty Division. It is further our understanding that rates are not required to be submitted to either Division. If our understanding is not correct, please notify us immediately.

The captioned forms will be used under Master Group Policy AX0126 (the "Policy") issued to the Trustee of the AMEX Assurance Travel Group Trust (the "Master Policyholder"). The group is situated in Rhode Island, and the Policy was approved in that state on February 26, 2002. A copy of the Policy is enclosed for informational purposes only. The Group was declared a valid discretionary group under ACA 23-86-106(5) in the Approved AETI Forms filing (State Tracking No. 45503) on April 26, 2010.

Group certificate holders will include individuals interested in travel insurance who are members of participating organizations. The participating organization application to be used with this coverage (form AX0126-PA 2/10) previously was approved by your Department in relation to an American Express Car Rental filing earlier this year. See SERFF Tracking No. MWSG-126568658. Participating organizations are typically companies who offer credit, debit, charge or prepayment cards, and may also be airline, hotel or car rental companies. Certificate holders, who are responsible for premium payments, also can enroll family members or other traveling companions who are traveling with them on designated covered trips.

American Express Award Travel Insurance (the "Award Travel Program") covers a variety of losses related to travel for the certificate holder and other covered persons. As with the program evidenced by the Approved AETI Forms ("Approved AETI Program"), covered losses may include trip cancellation/interruption benefits, trip delay coverage, baggage protection, emergency medical and dental expense benefits, emergency medical evacuation/repatriation benefits and accidental death and dismemberment coverage, depending on the benefits marketed by the Company or chosen by the certificate holder. The Award Travel Program is supported by a variety of travel assistance services to help covered persons make the best use of their benefits.

The differences in the Approved AETI Program and the Award Travel Program primarily relate to who is eligible and

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what benefits may be paid under the trip cancellation/interruption benefits. To better reflect the differences in the Approved AETI Program and the Award Travel Program, we have included, as a supporting document, a version of Form AEATI-CRT-AR 5/10 in which all text in the Certificate directly relating to the Award Travel Program is highlighted in blue font. Exhibit 1 in form AEATI-CRT-AR 5/10 also relates exclusively to the Award Travel Program.

The following further explains the differences in the Approved AETI Program and the Award Travel Program: Eligibility. Under the Approved AETI Program, certificate holders and any other covered persons are eligible only if they pay for the covered trip in cash or the equivalent of cash. Under the Award Travel Program, on the other hand, an enrollee and other covered persons are eligible only if some part of their air travel, hotel stay or car rentals on a covered trip are paid for with Award Credits—defined under the Certificate as loyalty credits of airlines, hotels or car rental companies who are counterparties with the Company's affiliate, American Express. Under most coverages that will be offered under the Award Travel Program ("Standard Award Travel Coverage"), such Award Credits may have been obtained either through redemption of American Express Membership Rewards Points ("MR Points") in exchange for such Award Credits, directly through travel, hotel stays, etc., or through any other permissible means.

The Award Travel Program also includes two flat-rate plans insuring only trip cancellation/interruption benefits. Eligibility is much narrower for this coverage—the enrollee must have paid for the airline, hotel stay or car rental purchases for him or herself and any other covered persons through Award Credits obtained through redemption of the enrollee's MR Points. These plans are intended to be marketed through the Membership Rewards website in the "purchase path" through which an American Express cardholder purchases travel through the redemption of MR Points. For ease of reference, we refer to this coverage as "MR Purchase Path Coverage."

Trip Cancellation/Interruption Benefits. In the Approved AETI Program, a trip must be paid for in cash or the equivalent of cash (such as a credit card) and the only benefits for a cancelled or interrupted trip are paid by the Company in cash. In the Award Travel Program, however, under Standard Award Travel Coverage, if the enrollee or other covered person loses Award Credits because of a covered reason, he or she can obtain payment in an equivalent amount of MR Points. This equivalent amount is established in agreements between the Company's affiliate, American Express, and participating airlines, hotels or car rental companies. In other words, the Company makes a claims payment in MR Points in an amount that the covered person can redeem, if he or she chooses to do so, for the amount of lost Award Credits. This process is described in detail, with examples, in Exhibit 1 to Form AEATI-CRT-AR 5/10.

As described above, under the MR Purchase Path Coverage, the only Award Credits eligible for reimbursement are those purchased by the enrollee to buy airline, hotel or car rental services through redemption of the enrollee's MR Points. The enrollee also can cover any other persons on the trip whose air, hotel or car rental services were paid for, in whole or in part, with the enrollee's Award Credits obtained through redemption of MR Points. Limited cash payments also are available if directly related to travel purchased with such Award Credits or with purchasing additional travel necessary because of a trip interruption to return home or rejoin an ongoing trip.

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Purchase of coverage is voluntary. There are no minimum or maximum ages for this product. The only stipulation is that a certificate holder must be 18 years or older to enroll in his/her own plan. The certificate holder, however, can enroll family members and other traveling companions regardless of the age of these other covered persons.

The following is a brief description of each of the enrollment forms to be used with this product.

1. AEATI-BIC-EF 7/10 -- This web form will be used with the Award Travel Program. It also is designed to be used with the AETI Approved Forms and with the American Express Car Rental Insurance ("AECRI") forms approved by the Department on April 20, 2010 (see SERFF Tracking No. MWSG-126568658). The Description of Variable Material submitted with form AEATI-BIC-EF 7/10 explains how the form is used in relation to the Award Travel, AETI and AECRI coverages. The form will not replace any forms from the AETI or AECRI filings and will be used with those other programs only where all three programs are approved in the state.

If the Company needs to file this form separately with these other filings because it may be used with the AETI or AECRI coverages, please let us know.

2. MR PTH AT 5/10 -- This form will be used in connection with MR Purchase Path Coverage. The format of this form likely will change when it is integrated into the American Express Membership Rewards website, but the substance of the form will not change.

Company and Contact

Filing Contact Information

Chuck Cliett, Attorney	ccliett@mwlaw.com
425 West Capitol Avenue	501-688-8819 [Phone]
Suite 1800	501-918-7819 [FAX]
Little Rock, AR 72201-3525	

Filing Company Information

(This filing was made by a third party - MWSGW01)

AMEX Assurance Company	CoCode: 27928	State of Domicile: Illinois
19640 N. 31st Avenue	Group Code:	Company Type: Property/Casualty
Mail Code 180219	Group Name:	State ID Number:
Phoenix, AZ 85027	FEIN Number: 36-2760101	
(800) 618-8441 ext. [Phone]		

Filing Fees

SERFF Tracking Number: MWSG-126773906 *State:* Arkansas
Filing Company: AMEX Assurance Company *State Tracking Number:* 46528
Company Tracking Number: AEATI-CRT-AR 5/10
TOI: H19G Group Health - Travel *Sub-TOI:* H19G.000 Health - Travel
Product Name: Award Travel
Project Name/Number: /

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation: Arkansas charges \$ 50/form. There are 4 forms in this filing.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AMEX Assurance Company	\$200.00	08/18/2010	38850398

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TOI:	H19G Group Health - Travel	Sub-TOI:	H19G.000 Health - Travel
Product Name:	Award Travel		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/31/2010	08/31/2010

SERFF Tracking Number: MWSG-126773906

State: Arkansas

Filing Company: AMEX Assurance Company

State Tracking Number: 46528

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TOI: H19G Group Health - Travel

Sub-TOI: H19G.000 Health - Travel

Product Name: Award Travel

Project Name/Number: /

Disposition

Disposition Date: 08/31/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Authorization Letter	Approved-Closed	Yes
Supporting Document	Actuarial Memorandum	Approved-Closed	No
Supporting Document	Statement of Variability	Approved-Closed	Yes
Supporting Document	Explanatory Memorandum re Enrollment Forms	Approved-Closed	Yes
Supporting Document	Blue Font Comparison to AETI Product	Approved-Closed	Yes
Supporting Document	Group Policy (for informational purposes only)	Approved-Closed	Yes
Supporting Document	Cover Letter dated 8-18-10	Approved-Closed	Yes
Form	Certificate of Insurance	Approved-Closed	Yes
Form	Schedule of Benefits	Approved-Closed	Yes
Form	Enrollment Form	Approved-Closed	Yes
Form	Enrollment Form	Approved-Closed	Yes

SERFF Tracking Number: MWSG-126773906 State: Arkansas
Filing Company: AMEX Assurance Company State Tracking Number: 46528
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TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
Product Name: Award Travel
Project Name/Number: /

Form Schedule

Lead Form Number: AEATI-CRT-AR 5/10

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 08/31/2010	AEATI-CRT-AR 5/10	Certificate	Certificate of Insurance	Initial		50.000	AR Certificate AEATI-CRT-AR 5-10.pdf
Approved-Closed 08/31/2010	AEATI-SCHBF 5/10	Schedule Pages	Schedule of Benefits	Initial		50.000	Schedule of Benefits.pdf
Approved-Closed 08/31/2010	AEATI-BIC-EF 7/10	Application/ Enrollment Form	Enrollment Form	Initial		51.800	Web Enrollment Form AEATI-BIC-EF 7-10.pdf
Approved-Closed 08/31/2010	MR PTH AT 5/10	Application/ Enrollment Form	Enrollment Form	Initial		50.000	Enrollment Form MR PTH AT 5-10.pdf

[AMERICAN EXPRESS® AWARD TRAVEL INSURANCE]

CERTIFICATE OF INSURANCE

Underwritten by AMEX Assurance Company
[Administrative Office, MC 08-01-20, 20022 N. 31st Ave., Phoenix AZ 85027]

Certificate prepared for: [John/Jane Doe]
Identification number: [xxxxxxxxxxxxxx]

We have issued the Group Master Policy AX0126 (herein called the Policy) to the Master Policyholder. Coverage is provided to You and Traveling Companions enrolled for coverage, subject to the exclusions and provisions of the Policy.

IF YOU ARE NOT FULLY SATISFIED WITH THE [AMERICAN EXPRESS AWARD TRAVEL INSURANCE] DESCRIBED WITHIN, YOU MAY VOID IT BY RETURNING THIS CERTIFICATE OF INSURANCE [14] DAYS AFTER RECEIPT TO US AT AMEX ASSURANCE COMPANY, [ATTN: AMERICAN EXPRESS AWARD TRAVEL INSURANCE], [P.O. Box 471792, Tulsa OK 74147-1792]. YOUR PREMIUM WILL BE REFUNDED IN FULL AND WHEN SO RETURNED THE COVERAGE WILL BE VOID FROM THE BEGINNING.

COVERAGE EFFECTIVE DATE

[Trip Cancellation coverage is effective the earlier of 12:01 a.m. on the date:

1. You applied for coverage as evidenced by phone, fax or electronic transmission; or
2. After the date Your enrollment is postmarked.]

Coverage for [Trip Interruption], [Global Trip Delay], [Global Baggage Protection], [Travel Accident Protection], [Emergency Medical and Dental Expense] and [Emergency Medical Evacuation/Repatriation] is effective at 12:01 a.m. on the Covered Trip Departure Date, provided:

1. Your enrollment is received and validated by Us; or
2. Your enrollment is postmarked prior to or on the Covered Trip Departure Date.

For summary information about Covered Persons, Benefits and Coverage Effective Dates, see Your Schedule of Benefits. For all types of benefits, coverage is not effective unless the correct premium has been paid.

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EXHIBIT 1

I. INTRODUCTION TO YOUR COVERAGE

This Certificate of Insurance Coverage (“Certificate”) provides travel benefits for Covered Persons as described below.

This Certificate **replaces any other Certificate that You may have received previously**. Capitalized terms are defined in the following section on Definitions or when first used within this Certificate. The benefits described in this Certificate are available to individuals:

1. Who are enrolled in the Membership Rewards Program or whose travel is purchased by the Enrollee or another Covered Person who is enrolled in the Membership Rewards Program;
2. Whose travel on a Scheduled Airline, hotel stay or car rental is purchased, in whole or in part, with [Your] Award Credits [earned through redemption of MR Points in exchange for such Award Credits];
3. Who meet all other enrollment requirements for coverage under this Certificate; and
4. For whom all premiums have been paid.

The Certificate does not cover loss of any MR Participant Awards except for Award Credits and does not cover loss of credits or points redeemed from Other Loyalty Programs. It also does not cover travel purchased entirely with cash or through converting MR Points directly to statement credits on an American Express Account, such as in the Pay with Points program.

You may cover Yourself and up to nine additional Traveling Companions (a total of 10 Covered Persons) with this coverage.

Benefits are subject to all the terms, conditions and exclusions of the Policy. **This Certificate is an important document. Please read it and keep it in a safe place.**

II. DEFINITIONS

Certain words used in this Certificate are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires. Some words defined in this section only relate to

certain benefits and may not apply to Your Certificate if You do not choose those benefits.

Accident means a sudden, unexpected, or unintended event that occurs at a single, identifiable time and place, and that causes Accidental Death, Dismemberment, or Accidental Injury. An Accident may not be caused by Sickness or other conditions, or by the voluntary ingestion, injection, or inhalation of any substance.

Accidental Death means the death of a Covered Person as a direct result of an Accident.

Accidental Injury means bodily injury to a Covered Person as a direct result of an Accident.

Account means the credit, charge, prepaid, or debit card account issued to the Enrollee in his or her name to which premiums will be billed. The Account must be listed on the enrollment form or provided to a representative by phone to be considered an eligible enrolled Account to which premium can be billed.

Ambulance means a vehicle equipped for transporting the injured and sick, staffed by trained personnel and is operated and duly licensed through a hospital, municipality or independent ambulance service.

American Express® means American Express Travel Related Services Company, Inc. or its subsidiaries and affiliates.

American Express® Card means, for the purpose of this Certificate, any card bearing an American Express trademark or logo issued by American Express if Cardmembers who hold such Card are eligible to participate in the Membership Rewards Program.

Attending Physician means the Physician from whom treatment is sought for a Sickness or Accidental Injury.

Award Credits means MR Participant Awards (1) used [by You] for Scheduled Airline, hotel or car rental purchases relating to this Covered Trip [for Yourself or other Covered Persons]; and (2) earned through redemption of [Your] MR Points in exchange for such MR Participant Awards[and/or MR Participant Awards earned by the individual directly from the MR Participant or by other permissible means].

Baggage means each Covered Person’s suitcases or traveling bags, the contents of each, and the Covered

Person's personal effects that the Covered Person brings on a Covered Trip.

Beneficiary means the person or entity designated on forms and in a manner approved by Us to receive benefits in the event of Accidental Death. If no person or entity is designated, the Beneficiary will be determined by the terms of the Certificate.

Boarding means engaging, by a Covered Person, in the direct and immediate act of getting on and entering into a Scheduled Airline or Common Carrier Conveyance to begin, or while on, a Covered Trip.

Business Effects means property owned by the Covered Person or used in conjunction with the Covered Person's employment for which the safekeeping is the Covered Person's responsibility.

Cardmember means an individual issued an American Express Card.

Common Carrier Conveyance means any land, water or air vehicle operated by a licensed common carrier and offered to the public to carry passengers for hire on a regularly scheduled basis. (A rental or personal vehicle is not a Common Carrier Conveyance.)

Commutation means travel between an individual's residence, whether Permanent or Temporary, and the individual's routine place of daily employment.

Company means AMEX Assurance Company and its duly authorized agents or subcontractors.

Company Officer means, in regards to the employer of a Covered Person, a person who acts in an official capacity in a company. Company Officers include, but may not be limited to directors, managers and corporate secretaries.

Complications of Pregnancy means conditions whose diagnoses are distinct from pregnancy, but are adversely affected by pregnancy or caused by pregnancy. Such conditions include, but are not limited to:

1. Acute nephritis;
2. Nephrosis;
3. Cardiac decompensation;
4. Missed abortion and similar medical and surgical conditions of comparable severity;
5. Non-elective cesarean section;

6. Ectopic pregnancy which is terminated;
7. Hyperemesis gravidarum and preeclampsia; or
8. Spontaneous termination of pregnancy that occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy shall not include:

1. False labor;
2. Occasional spotting;
3. Physician-prescribed rest during the period of Pregnancy;
4. Morning sickness; and
5. Similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

Coverage Effective Date is the date shown on the Schedule of Benefits identifying the date coverage under the Certificate begins.

Covered Person means You or Your Traveling Companions:

1. Who are enrolled in the Membership Rewards Program or whose travel is purchased by the Enrollee or another Covered Person who is enrolled in the Membership Rewards Program;
2. Whose travel on a Scheduled Airline, hotel stay or car rental is purchased, in whole or in part, with [Your] Award Credits [earned through redemption of MR Points in exchange for such Award Credits];
3. Who meet all other enrollment requirements of the Plan; and
4. For whom all premiums have been paid.

To be a Covered Person, an individual's travel expenses must be paid for, **at least in part**, with Award Credits. An individual is **not** a Covered Person if his or her trip was paid for entirely through one or more of the following methods:

- cash;
- conversion of MR Points directly to statement credits on an American Express Account, such as in the Pay with Points program;
- redemption of MR Participant Awards that are not Award Credits; and/or
- credits or points redeemed from Other Loyalty Programs.

If You pay for coverage on behalf of another person(s), but do not accompany the person(s) on the Covered Trip, You are not a Covered Person.

Covered Trip is defined in the Description Of Benefits section in connection with each type of benefit provided by Us under this Certificate.

Covered Trip Conclusion Date means the date on which the Covered Person is originally scheduled to return to the point where the Covered Trip started or to the Covered Person's final destination.

Covered Trip Departure Date means the date on which the Covered Person is originally scheduled to leave on the Covered Trip.

Dentist means a Doctor of Dental Surgery or Doctor of Dental Medicine as defined and licensed by the jurisdiction in which the Dentist is practicing, and who is providing dental services authorized by his or her license. The treating Dentist may not be a Covered Person, Spouse or Domestic Partner of the Covered Person, other Family Member of the Covered Person or anyone else related to the Covered Person by blood.

Dependent means

1. Your lawful Spouse or Domestic Partner;
2. Your unmarried, dependent children under 26 years of age who rely on You for financial support and maintenance; and
3. Your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.

Deplaning means engaging, by a Covered Person, in the direct and immediate act of moving down, out, or off of the Scheduled Airline while on a Covered Trip. Once the Covered Person's body has completely exited the Scheduled Airline, he or she is no longer Deplaning.

Designated Trip Payment Plan means a selected option of premium payment whereby You enroll for coverage and pay a premium for benefits selected under the Certificate for each Covered Person and Covered Trip. Re-enrollment is required for each Covered Trip.

Dismemberment means, with reference to hand or foot, complete and permanent severance through or above the wrist or ankle joint as a result of an Accident, and as used with reference to eye, means the irrecoverable loss of the entire sight thereof as a result of an Accident.

Domestic Partner means persons who either,

1. Can provide documentation of registration of the Domestic Partner relationship pursuant to a state, county or municipal provision, or
2. Can meet all of the following qualifications:
 - a. Have resided with each other continuously for at least 12 months in a sole-partner relationship that is intended to be permanent;
 - b. Are not married to any other person;
 - c. Are at least 18 years old;
 - d. Are not related to each other by blood closer than would bar marriage per state law; and
 - e. Are financially interdependent as can be documented by copies of joint home ownership or lease, common bank accounts, credit cards, investments or insurance.

Enrollee means the person who is enrolled in the Membership Rewards Program, who authorizes completion of the enrollment form, who pays the required premium and, if applicable, takes a Covered Trip and enrolls eligible Traveling Companion(s).

Exceptional Danger means a circumstance in which a reasonably prudent person, using ordinary caution, would realize that he or she was at substantial risk of serious injury or death.

Family Member means the Covered Person's Dependent, son or daughter (including adopted and those who are in the process of becoming adopted, foster, step or in-law), Domestic Partner's son or daughter (including adopted and those who are in the process of becoming adopted, foster, step or in-law), brother or sister (including step or in-law), parent (including step or in-law), grandparent (including step or in-law), grandchild (including adopted and those who are in the process of becoming adopted, foster or step), aunt, uncle, niece, nephew, guardian, or ward.

Felonious Assault means an act of violence against a Covered Person, or the Covered Person's Family Member or Traveling Companion requiring medical treatment in a Hospital.

Financial Default means the complete suspension of operations due to financial situations, whether or not a bankruptcy petition is filed, or partial suspension of operations after the filing of a bankruptcy petition.

High-Risk Articles means the following personal property of a Covered Person:

1. Jewelry;
2. Sporting equipment;
3. Photographic or electronic equipment;
4. Computers and audio/visual equipment;
5. Items consisting in whole or in part of gold, silver or platinum; and
6. Furs or articles made mostly with fur or trimmed or lined with fur.

Hospital means an institution which meets all of the following requirements:

1. It is properly accredited and where required by law, holds a license as a Hospital;
2. It operates mainly for the care and treatment of sick or injured persons as inpatients;
3. It provides 24 hours a day nursing care by registered nurses;
4. It has staff of one or more Physicians available at all times; and
5. It provides organized facilities for diagnosis and surgical procedures.

Hospital does not include any of the following:

1. A facility used primarily for the care of the aged;
2. A mental institution or sanitarium;
3. A facility used primarily as a clinic, nursing home, hospice or similar place of business;
4. A long term nursing unit or geriatric ward;
5. A rehabilitative facility or extended care facility for convalescent patients; or
6. A military or veterans hospital, soldier's home or any hospital that is contracted for or operated by the federal government or any of its agencies for members or former members of the armed forces, unless You are legally required to pay for the services.

With respect to outpatient surgery or diagnostic testing, an ambulatory surgical center or a clinic will be considered a Hospital.

Master Policyholder means the trustee of the AMEX Assurance Travel Group Trust and any successors of such trustee that may serve in the future.

Medically Necessary means a service, supply, drug, or article that is:

1. Recommended and approved by a Physician or Dentist or acting within the scope of his or her license;
2. Consistent with the Covered Person's condition or accepted standards of good medical practice;
3. Medically proven to be effective for the Sickness or Accidental Injury for which it is recommended or approved;
4. Not performed mainly for the convenience of the Covered Person or the Physician or Dentist;
5. Not considered experimental or conducted for research purposes; and
6. The most appropriate level of services which can be safely provided to the Covered Person.

Membership Rewards Account, or MR Account, means the account in which a Cardmember's MR Points accumulate until redeemed by the Cardmember.

Membership Rewards Points or MR Points means points in the MR program which are earned by a Cardmember by spending on eligible American Express Cards, and which:

1. are redeemable for numerous types of products, including travel-related services; and
2. also may be redeemed for MR Participant Awards.

Membership Rewards Program means the program available with most American Express Cards allowing Cardmembers enrolled in the Program to earn MR Points when making purchases with an eligible American Express Card.

MR Participant means select business counterparties with which American Express has agreements regarding the redemption of MR points in exchange for MR Participant Awards.

MR Participant Awards means points, miles, or other loyalty credits that are available from an MR Participant or vouchers or certificates available from the MR Participant.

Occurrence means a single instance or a continuous or repeated exposure to conditions during the Period of Coverage which results in eligibility for payment of a Policy benefit. The loss shall be deemed one Occurrence if it is attributable directly or indirectly to one cause or to one series of similar causes.

Other Loyalty Program means a travel-related or other business that provides credits, points or other value redeemable for travel-related services, including air travel, hotel stays or car rental, but who is not an MR Participant.

Participating Organization means the organization with which You are affiliated that has completed a Participating Organization Application under the Master Policy and has been accepted by the Company.

Pay with Points is a process that may be available to an individual who accrues MR Points and then uses the MR points to pay for travel by converting them to statement credits to off-set some or all of the expense of that travel reflected on the individual's American Express Card Account.

Period of Coverage means that period of time during which a Covered Person is covered under the Policy. This period begins on the Coverage Effective Date, which is variable by coverage, and ends at 12:01 a.m. on the date immediately following the Covered Trip Conclusion Date.

Permanent Residence means the one primary dwelling place where the Covered Person resides and to which he or she intends to return.

Physician means a Medical Doctor or Doctor of Osteopathy as defined and licensed by the jurisdiction in which the Physician is practicing, and who is providing medical services authorized by his or her license. For the purposes of this Certificate, Physician also means an advanced practitioner licensed in the applicable jurisdiction to provide medical services under the direct supervision of a Medical Doctor or Doctor of Osteopathy, such as an advanced practice nurse or a physician's assistant, and who is providing medical services authorized by his or her license. The treating Physician may not be a Covered Person, Spouse or Domestic Partner of the Covered Person, other Family Member of the Covered Person or anyone else related to the Covered Person by blood.

Plan means the Policy and the benefits described therein.

Policy means the Group Insurance Master Policy AX0126 issued to the Master Policyholder and includes a copy of this Certificate, which is attached to the Policy issued to the Master Policyholder.

Preexisting Condition is a Sickness or Accident that existed, or for which a Covered Person, Traveling Companion or Family Member of a Covered Person or

Traveling Companion was treated or received medical advice, before the Coverage Effective Date. The existence of a Preexisting Condition may cause certain benefits to be excluded, as explained in the section Terms That Apply To All Benefits, in the subsection on the Certificate's Preexisting Condition Exclusion.

Reasonable and Customary means the usual fee charged by a Physician or Dentist or by a provider of medical transportation services, or by a mortician, within a certain geographic area. The locality where the charge is made also will be considered. Locality means a county or such greater area as is needed to represent a cross section of providers giving the type of service or supplies for which the charge was made. If the fees charged are higher than the average amounts, the individual receiving the service is responsible for paying the difference.

Replacement Cost means the lesser of the cost to repair or replace Baggage with new material or property of like kind and quality as a result of physical loss, theft, pilferage, and significant damage to or destruction of the Baggage. Deduction for depreciation of the item will also be taken into consideration.

Residence means either the Covered Person's Permanent Residence or Temporary Residence.

Schedule of Benefits means the summary of benefits for all Covered Persons under the Certificate.

Scheduled Airline means a commercial airline that publishes schedules and fares for regular passenger service between cities and which is:

1. Of United States registry and certified for civil scheduled air transport by the United States government to carry passengers on a regularly scheduled basis; or
2. Of foreign registry and approved by the United States government or the appropriate foreign authority where the aircraft is registered; or
3. A Scheduled Charter, defined as an airline charter service that meets all of the following qualifications:
 - a. It is operated by a Scheduled Airline;
 - b. It is licensed to carry passengers for hire;
 - c. It is available to the public; and
 - d. It is not hired, owned or leased by a Covered Person's employer.

Sickness means an illness or disease.

Spouse means a person to whom the Covered Person is married.

Temporary Residence means a dwelling place where the Covered Person intends to reside for a limited time during a Covered Trip, and which is occupied or intended to be occupied by the Covered Person for 45 days or more.

Terrorist Incident means an act, outside the context of declared or undeclared war or of any form of unrest or civil disturbance, committed by one or more persons, neither enlisted nor commissioned in the armed forces of any nation state, for the express or implied purpose of achieving a political, ethnic, or religious goal which causes physical damage to humans, property or infrastructure.

Traveling Companion means a person enrolled by You or enrolled under a separate [American Express Travel Insurance] Certificate or [American Express Award Travel Insurance] Certificate who participates in the entire Covered Trip.

Unforeseeable means incapable of being anticipated with ordinary diligence.

Unused Airfare means the nonrefundable expense for a portion of the Covered Trip not taken through a Scheduled Airline.

Unused Car Rental Award Credits: Award Credits used to purchase a car rental that are nonrefundable and attributed under this Certificate to the number of days that a Covered Person expected to rent the car, but did not do so because of cancellation or interruption of the Covered Trip for a covered reason. Unused Car Rental Award Credits *do not* include Award Credits that are nonrefundable because a Covered Person failed to take steps necessary to recover the Award Credits before their expiration, such as paying fees to replenish Award Credits not used because of a cancelled trip.

Unused Hotel Award Credits: Award Credits used to purchase a hotel stay that are nonrefundable and attributed under this Certificate to the number of nights that a Covered Person expected to stay at the hotel or hotels but did not stay because of cancellation or interruption of the Covered Trip for a covered reason. Unused Hotel Award Credits *do not* include Award Credits that are nonrefundable because a Covered Person failed to take steps necessary to recover the Award Credits before their expiration,

such as paying fees to replenish Award Credits not used because of a cancelled trip.

Unused Scheduled Airline Award Credits: Award Credits used to purchase Scheduled Airline travel that are nonrefundable and attributed under this Certificate to air mileage equal to the total air miles scheduled for a Covered Trip minus actual air miles flown because of cancellation or interruption of the Covered Trip for a covered reason. Unused Scheduled Airline Award Credits *do not* include Award Credits that are nonrefundable because a Covered Person failed to take steps necessary to recover the Award Credits before their expiration, such as paying fees to replenish Award Credits not used because of a cancelled trip.

We, Us, Our means the Company.

You, Your means, or refers to, the Enrollee, except in Exhibit 1 to this Certificate when You or Your means any Enrollee or Covered Person entitled to reimbursement under this Certificate.

III. DESCRIPTION OF BENEFITS

The benefits chosen by You for the Covered Persons under this Certificate are included on the Schedule of Benefits attached to this Certificate. The required premium for the benefits is also included on the Schedule of Benefits. Once You and any Traveling Companions have been enrolled, You pay the required correct premium, and We validate and accept Your enrollment, We will provide the benefits described in this section to all Covered Persons.

A. [TRIP CANCELLATION/INTERRUPTION]

1. Definition of Covered Trip

In relation to the Trip Cancellation/Interruption coverage as described below, Covered Trip means a period of travel by Common Carrier Conveyance, Scheduled Airline or other means:

- a. The purpose of which is business or pleasure;
- b. Which has a defined Covered Trip Departure Date and a Covered Trip Conclusion Date; and
- c. Which does not exceed 365 consecutive days from the date of departure.

If the Covered Trip exceeds 365 consecutive days, We will cover only the first 365 days. The Covered Trip begins when a Covered Person Boards a Scheduled Airline or Common Carrier Conveyance to begin the

trip or enters a vehicle or other means of transportation and begins the trip.

2. Explanation of Benefits

Subject to the limitations on covered expenses described in this Section and in the limitations and exclusions described in this Section and in the Section on Terms that Apply to All Benefits, and other terms and conditions of the Certificate, the trip cancellation and trip interruption benefits We provide to Covered Persons are described in EXHIBIT 1, which is attached to and incorporated into this Certificate, as well as in the provisions below.

3. Covered Reasons for Trip Cancellation and Interruption

We will pay this benefit if the Covered Person's or Traveling Companion's Covered Trip is cancelled or interrupted as a result of any of the following reasons:

a. Unexpected or unintended injury, illness or disease:

- (1) which is so disabling, in the written opinion of a Physician or Dentist, acting within the scope of his or her practice, as to reasonably cause the Covered Person to interrupt or cancel his/her Covered Trip;
- (2) occurring to a Family Member, Traveling Companion, or Traveling Companion's Family Member that is considered life threatening; or
- (3) occurring to a Family Member, Traveling Companion, or Traveling Companion's Family Member who requires the Covered Person's or Traveling Companion's care.

The following requirements apply to an unexpected injury illness or disease:

- i. the injury, illness or disease must require examination or treatment by a Physician or Dentist, acting within the scope of his or her practice, prior to the cancellation or interruption of the Covered Trip (see definition of Covered Trip).
- ii. the Covered Person must notify the appropriate travel supplier(s) of the Covered Person's cancellation or interruption within 48 hours of a medical exam or treatment, or as soon as reasonably possible. Failure to do so may affect your claim payment;

b. Death of a Covered Person, Family Member, Traveling Companion, or Traveling

Companion's Family Member if the death occurs within 30 days of the Covered Persons' scheduled Covered Trip Departure Date (but after the Covered Trip is purchased) or during the Covered Trip;

- c. Unexpected or unintended circumstances for active duty members of the United States Armed Forces which will include official (written) revocation by a Unit Commanding Officer (as defined by the Armed Forces) of previously approved (written) leave which is not due to war-related situations, full or partial mobilization or mass reassignment of Armed Forces personnel or invocation of the War Powers Act;
- d. Adverse weather or natural disasters resulting in the complete cessation of travel services for at least [24] hours. There is no coverage for storms or hurricanes that have been named by the World Meteorological Organization, National Weather Service (or meteorological organization of similar stature and purpose) prior to the purchase of the coverage;
- e. The Covered Person's or Traveling Companion's Permanent or Temporary Residence becoming uninhabitable due to vandalism or burglary, or due to fire, flood, volcano, earthquake or other natural disasters;
- f. The accommodations at the Covered Person's destination are uninhabitable because of vandalism or burglary, or because of fire, flood, volcano, earthquake or other natural disasters;
- g. The Covered Person or Traveling Companion being subpoenaed, required to serve on a jury or served with a court order prior to the Covered Trip Departure Date or during the Covered Trip;
- h. The Covered Person, Traveling Companion or Family Member of a Covered Person or Traveling Companion being hijacked or quarantined prior to the Covered Trip Departure Date or during the Covered Trip;
- i. Unforeseeable, unintended or unexpected termination or layoff of a Covered Person's or Traveling Companion's employment by his or her employer, provided that the Covered Person or Traveling Companion who is terminated or laid off had been continuously employed by the employer as a full or part-time permanent employee for [24 months] prior to the

termination or layoff, not including self-employment;

- j. Unforeseeable, unexpected or unintended Financial Default or bankruptcy of any tour operator, hotel, resort, rental car company, other travel supplier, Scheduled Airline, or Common Carrier Conveyance, whose services or products constitute all or part of the Covered Person's Covered Trip. Financial Default occurring on, before or less than 7 days after the Coverage Effective Date of Trip Cancellation is not covered;
- k. If the Covered Person, Traveling Companion or Family Member of a Covered Person or Traveling Companion is victim of a Felonious Assault within 10 days prior to the Covered Trip Departure Date;
- l. Travel arrangements cancelled by a tour operator, Scheduled Airline or Common Carrier Conveyance due to adverse weather or as a result of labor disputes that affect public transportation;
- m. Scheduled Airline or Common Carrier Conveyance-caused delays due to adverse weather or as the result of labor disputes that affect public transportation. The Scheduled Airline or Common Carrier-caused delay must be at least [6] hours or by [12:01 a.m.] of the next day (in the time zone where the delay originally occurred), whichever happens first;
- n. A Terrorist Incident in the Covered Person's city of destination that occurs after the Coverage Effective Date. The Covered Person must be scheduled to arrive in that city within 30 days following the Terrorist Incident;
- o. A Covered Trip delay that results in the loss of more than [50] % of the Covered Person's Covered Trip length. Covered Trip delay as it applies to such loss of Covered Trip length includes the following, unless caused by the action or inaction of a Covered Person or Traveling Companion: missed connections, delayed departure, cancellation, denied Boarding, Scheduled Airline or Common Carrier Conveyance-caused delays; lost or stolen passports, quarantine, hijacking, unannounced strike, natural disaster, or a civil disorder;
- p. Required and mandatory evacuation ordered by local authorities at the Covered Person's final destination due to hurricane or other natural

disaster. The Covered Person must have at least 50% of the total Covered Trip length remaining on such Covered Trip at the time the mandatory evacuation ends in order to cancel or interrupt such Covered Trip;

- q. Direct involvement in a traffic accident by a Covered Person or Traveling Companion while directly en route to departure of Your Scheduled Airline or Common Carrier Conveyance.

4. Covered Expenses under Trip Cancellation/Interruption Coverage

A maximum benefit of up to the amount indicated on the Schedule of Benefits is provided to cover certain expenses listed below which are related to Trip Cancellation/Interruption. [Trip Interruption coverage is reflected as a percentage of the aggregate amount of Trip Cancellation coverage and is also indicated on the Schedule of Benefits.] Covered expenses mean:

- a. [Forfeited, published, nonrefundable payments or deposits incurred as a result of cancellation penalties imposed by Scheduled Airline or Common Carrier Conveyances, change fees incurred in lieu of full penalties (not including travel agency penalties) or rebooking fees for reinstating Award Credits used to purchase a Covered Trip if the trip is cancelled; non-refundable charges or penalties for a Scheduled Airline, hotel or car rental[purchased in whole or in part with Award Credits];
- b. [The charge incurred for an individual supplement if the Traveling Companion's Covered Trip is cancelled, but the Covered Person's Trip is not cancelled;]
- c. [Unused, nonrefundable travel arrangements made by the Covered Person for the Covered Trip;]
- d. If the Covered Person must return to a Permanent or Temporary Residence due to a covered reason described in this Section, We will pay:
 - (1) additional transportation expenses to the Covered Person's Permanent or Temporary Residence via a Scheduled Airline, Common Carrier Conveyance, rental car or personal vehicle, up to [\$5,000]; and
 - (2) any Unused Scheduled Airline Award Credits, Unused Hotel Award Credits or Unused Car Rental Award Credits as described in Exhibit 1 to this Certificate on Trip Cancellation and Trip Interruption benefits;

- e. [Reasonable additional accommodation and economy class transportation expenses combined up to \$150 per day if, during a Covered Trip, the Covered Person, the Covered Person's traveling Family Member or a Traveling Companion must remain in the Hospital or has been certified as medically unable to travel. This benefit is provided for a maximum of five days and applies to each Covered Person who is not hospitalized and able to travel;]
- f. [If it is necessary for the Covered Person to interrupt the Covered Trip and return to a Permanent or Temporary Residence via alternate transportation as a result of a covered loss, We will cover the charge to return the Covered Person's personal or rental vehicle to a Permanent or Temporary Residence or to the nearest available rental car location] and
- g. If the Covered Person is interrupted due to a covered reason described in this section, but can rejoin the Covered Trip at a different location, We will pay:
 - (1) the additional transportation expenses in order for the Covered Person to rejoin the Covered Trip, up to \$[5,000]; and
 - (2) any Unused Scheduled Airline Award Credits, Unused Hotel Award Credits or Unused Car Rental Award Credits as described in the table in Exhibit 1 to this Certificate on Trip Cancellation and Trip Interruption benefits.

5. Notice of Claim and Proof of Loss

Notice of Claim: The Covered Person shall provide Notice of Claim for a cancelled trip to Us as described in Terms That Apply To All Benefits, under the subsection on Claims. **In addition, if interrupted in the course of a Covered Trip, the Covered Person must call Us at [1-800-332-4899] within the United States or collect at [1-303-273-6497] from anywhere else prior to making any additional accommodations or transportation arrangements. Failure to do so may affect coverage.**

Proof of Loss: The Covered Person must provide Us with documentation of the cancellation, interruption or delay and proof of the expenses incurred, as described in the section on Terms That Apply To All Benefits, under the subsection on Claims.

Additionally, the Covered Person must provide:

- a. Proof of the portion of the Covered Trip paid for with Award Credits, including evidence of redemption of MR Points for MR Participant Awards, such as a copy of the MR Points Statement and/or MR Participant Award Statement showing award redemption, a boarding pass for a Scheduled Airline, a hotel voucher or a car rental certificate reflecting such redemption.
- b. Proof of payment of cash paid for any portion of the Covered Trip, such as cancelled checks, credit card statements, other receipts, proof of any refunds granted, copies of applicable tour operator, Scheduled Airline or Common Carrier Conveyance cancellation policies/guidelines.
- c. Proof of age for each party claiming benefits and any other information reasonably required to prove the loss occurred.
- d. If the claims involve health care or death, a legally compliant authorization signed by the patient or representative of the patient releasing medical or other information, and the Attending Physician's statement.
- e. All unused air, rail, cruise or other tickets, if the Covered Person is claiming the value of those unused tickets in either cash or (if the tickets relate to Scheduled Airline Travel) in Unused Scheduled Airline Award Credits.

6. Our Payment of Claims under Trip Cancellation/Interruption Coverage

- a. We will pay claims under these benefits as described in the section on Terms that Apply to All Benefits, in the subsection on Claims. When We pay a claim for an interrupted or cancelled Covered Trip resulting in the loss of Award Credits, we pay the claim by depositing MR Points in [Your] [the] MR Rewards Account[of the Covered Person, or, if applicable, the Enrollee or other Covered Person who paid for the Covered Person's trip using Award Credits]. We will deposit an amount of MR Points determined by Us to be equivalent in value to the lost MR Participant Awards, based on the ratio set in the agreement between American Express and the MR Participant.
- b. **To be reimbursed in MR Points under this Certificate, the Enrollee [or other Covered Person, as applicable,] has the responsibility to maintain his or her MR Account after purchasing this coverage.** If the Enrollee [or other Covered Person] cancels or otherwise loses

access to his or her MR Account (through voluntary action, nonpayment of American Express Account, etc.) after this coverage first becomes effective but before We timely attempt to reimburse a claim for loss of Award Credits under this Certificate, the Enrollee [or other Covered Person] forfeits the ability to obtain reimbursement in MR Points. We will continue to provide all other benefits under the Certificate for all losses covered under this Certificate that occur during the Period of Coverage.

7. Exclusions and Limitations Applicable to Trip Cancellation/Interruption Coverage

In addition to the exclusions described in the section on Terms That Apply To All Benefits, the following limitations and exclusions apply to the Trip Cancellation/Interruption coverage.

- a. If the Covered Person fails to notify the appropriate travel supplier(s) of the cancellation within 48 hours of becoming aware of the need to cancel, We will only pay covered cancellation penalties to which the Covered Person was subject prior to the expiration of the 48 hour period. Such travel suppliers include the MR Participant through which Award Credits were redeemed to purchase the trip. However, if the Covered Person is unable to notify the appropriate travel supplier within 48 hours because a medical condition prevents the Covered Person from doing so or asking someone else to make such notice, We will pay additional covered cancellation penalties caused by such delay if the Covered Person notifies the travel supplier as soon as reasonably possible.
- b. You may insure **no more than 10 Covered Persons**, including Yourself, on any Covered Trip. Covered Persons may receive benefits for interruptions or delays caused by other Traveling Companions enrolled under a separate [American Express Award Travel Insurance] [or an American Express Travel Insurance] Certificate only if You [identify them when You enroll for coverage] [or] call Us at [1-800-332-4899] within the United States or collect at [1-303-273-6497] from anywhere else before the Covered Trip and identify them. **The total number of Covered Persons and additional identified Traveling Companions may not exceed 10 individuals.**
- c. This Certificate does not cover losses from any MR Participant Awards except Award Credits.

The Certificate does not cover losses of credits or points redeemed from Other Loyalty Programs.

- d. We will not pay benefits under Trip Cancellation/Interruption coverage if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by or related to:
 - (1) any covered reason which happens prior to the Coverage Effective Date;
 - (2) any covered reason which You or another Covered Person know at the time You purchase this coverage, or reasonably should know at that time, is likely to occur during the Period of Coverage;
 - (3) Scheduled Airline or Common Carrier Conveyance-caused delays except as provided elsewhere in this coverage;
 - (4) travel preparations cancelled by a tour operator, Scheduled Airline or Common Carrier Conveyance except as provided elsewhere in this coverage;
 - (5) changes in plans for reasons other than those specifically listed in this coverage;
 - (6) inability to obtain necessary travel documents (passports, visas, etc.), or being detained or having property confiscated by any customs authority;
 - (7) financial circumstances (for example personal bankruptcy) of the Covered Person, a Family Member, or Traveling Companion;
 - (8) any prohibition by or regulation of a state, federal or foreign government;
 - (9) Preexisting Conditions as described in Terms That Apply To All Benefits section, under the subsection on the Preexisting Condition Exclusion unless waived as also described in that subsection;
 - (10) covered expense incurred, while on or before a Covered Trip, as a direct result of complications of a medical procedure or medical condition from a Covered Trip taken for the purposes to seek advice for or treatment of any condition (if complications do not occur all covered expense benefits are eligible for such trips);
 - (11) fees associated with the rebooking of a cancelled/interrupted trip, or any other fees for services not specifically listed in this coverage;

- (12) a cancellation or interruption of a Covered Trip due to a Felonious Assault inflicted by a Covered Person or a Family Member (if a Covered Person is assaulted by another Covered Person or Family Member, benefits under this Certificate are payable to the victim, but not to the perpetrator); cancellation penalties to which the Covered Person was subject prior to the purchase of this coverage;
- (13) employment or business-related obligations of the Covered Person, Traveling Companion or a Family Member of a Covered Person or Traveling Companion; or
- (14) Reimbursement in MR Points due to loss of Award Credits if the Enrollee or Covered Person, as applicable, no longer has an MR Account at the time We timely attempt to pay a claim for reimbursement of MR Points.

B. [GLOBAL MEDICAL PROTECTION]

1. Definition of Covered Trip

In relation to Global Medical Protection coverage described below, Covered Trip means a trip that originates from the Covered Person's Permanent Residence for any length of time and that is of a distance greater than a [150]-mile radius from the Covered Person's Permanent Residence. If a trip exceeds [60] consecutive days, only the first [60] days of the trip will be covered under the Policy.

2. Emergency Medical and Dental Expense Benefit

a. Explanation of Emergency Medical Expense Benefits

We will pay Medically Necessary costs up to [\$25,000] if a Covered Person suffers a Sickness or Accidental Injury occurring on a Covered Trip, subject to the limitations and exclusions described in this Certificate. Such Medically Necessary expenses shall be paid at a Reasonable and Customary rate and must be for:

- (1) treatment by a Physician acting within the scope of his or her license;
- (2) medical services provided in a Hospital;
- (3) emergency prescriptions that directly relate to the Accidental Injury or Sickness suffered while on the Covered Trip; or

- (4) the use of an Ambulance within 48 hours of the initial Occurrence of the Accidental Injury or Sickness.

In addition, the following provisions apply to the Medical Benefit:

- (1) the first expense must be incurred outside of the [150]-mile radius from the Covered Person's Permanent Residence;
- (2) care must be received from a medical provider authorized by Us;
- (3) the Covered Person may use the 24-Hour Travel Assistance Hotline benefit to help locate a Physician or medical facility;
- (4) if the Covered Person is admitted to a Hospital or clinic as an inpatient, the Covered Person must make an effort to notify Us within 48 hours of admission or as soon as reasonably possible, in order to confirm the conditions of coverage;
- (5) the Covered Person must ask the treating Physician or facility to contact Us immediately so We can confirm coverage and arrange direct payment of the covered medical expenses; and
- (6) all benefits for medical care, including medical surgery, cease at the earlier date of when Your Covered Trip ends or when Your coverage terminates under the Policy.

b. Explanation of Emergency Dental Expense Benefit

We will pay Medically Necessary costs up to [\$750.00] if a Covered Person suffers an Accidental Injury or Sickness during a Covered Trip that requires Medically Necessary dental care performed by a Dentist acting within the scope of his or her license. This dental care benefit is subject to the limitations and exclusions described in this Certificate. Such Medically Necessary costs are only payable for treatment of natural teeth, including infection, repairing damage to the tooth's surface or loss of a filling.

In addition, the following provisions apply to the Dental Benefit:

- (1) the first expense must be incurred outside of the [150]-mile radius from the Covered Person's Permanent Residence;
- (2) care must be received from a dental provider authorized by Us;
- (3) the Covered Person may use the 24-Hour Travel Assistance Hotline benefit to help locate a dental facility;

- (4) all benefits for dental care, including dental surgery, at the earlier date of when Your Covered Trip ends or when Your coverage terminates under the Policy; and
- (5) damage to crowns or to cosmetic dentistry (such as porcelain veneers) benefits, are not covered.

3. Emergency Medical Evacuation/Repatriation Benefit

An amount of insurance up to [\$25,000] as selected by You and shown in the Schedule of Benefits will be provided as Emergency Medical Evacuation/Repatriation coverage, as described below. This benefit is in excess of other sources of insurance payable to the Covered Person.

a. Evacuation

If the Covered Person suffers from a Sickness that first manifests itself, or from an Accidental Injury that occurs, while on a Covered Trip and requires Medically Necessary treatment, We will arrange and pay Reasonable and Customary services required for evacuation to the nearest adequate medical facility. This service will be arranged only if the Covered Person's Attending Physician determines that adequate medical treatment is not locally available. Medically Necessary treatment must then be performed by a provider designated by Us. For a list of designated providers, please contact Us at [1-800-332-4899] within the United States or collect to [1-(303)-273-6497] from anywhere else. Timely notification by the Covered Person to Us is required.

Medical evacuation services will be provided by a medical transportation specialist or, if appropriate, by Scheduled Airline or Common Carrier Conveyance. Transportation will be arranged upon authorization from both the Covered Person's Attending Physician and a medical provider authorized by Us who concurs that the Covered Person is experiencing a Sickness or Accidental Injury, and is in need of evacuation. When the Covered Person is confined in a medical facility more than [150] miles from a Permanent Residence and the Attending Physician and Our medical provider determine it is feasible and Medically Necessary to transfer the Covered Person to a medical facility nearer a Permanent Residence to recuperate in familiar surroundings, medical evacuation for the Covered Person will be provided.

If We have previously evacuated the Covered Person to a medical facility and the medical provider designated by Us determines that it is Medically Necessary for the Covered Person to be returned to the point of departure, We will pay the Covered Person's

medical evacuation airfare or Common Carrier Conveyance costs from that facility to the Covered Person's return destination within one year from the Covered Person's original Covered Trip Conclusion Date, less refunds from the Covered Person's unused transportation tickets. This benefit will be provided only if the medical provider designated by Us determines that the Covered Person's medical condition will not substantially change within [7] days following Hospital discharge or completion of treatment, thereby allowing the Covered Person to complete the Covered Trip as originally planned. Airfare costs will be of the same class as the Covered Person's original tickets. We will not pay for services arranged without Our prior consent or approval.

b. Repatriation of Mortal Remains

When death occurs while on a Covered Trip We will pay the Reasonable and Customary expenses for the preparation and transportation of the Covered Person's remains or ashes to the commercial airport nearest the Covered Person's Permanent Residence. In no event will We pay more than the enrolled benefit amount. We must approve this service in advance.

c. Visitor To Covered Person's Bedside

We will pay for economy class round trip transportation to the Covered Person's bedside for one person in the event a Physician determines Hospital care of [5] days or more is warranted for the Covered Person during a Covered Trip. We must approve this service in advance.

d. Change of Flight

Should the Covered Person suffer an Accidental Injury or Sickness while on a Covered Trip which leaves him/her confined to a Hospital, and if due to this he/she is unable to return to his/her point of origin on the date originally scheduled, We will pay up to \$[100] for domestic flights and up to \$[200] for international flights associated with a ticket change for the Covered Person's flight. This coverage will be payable on tickets which have a scheduled return date. This benefit does not cover conditions or events that, on the date the Covered Person left, are either known or known to likely occur.

4. Proof of Loss under Global Medical Protection

In addition to following the Proof of Loss requirements in the section on Terms That Apply To All Benefits, under the subsection on Claims, a Covered Person shall allow the Company, at its expense, to examine the Covered Person as often as is reasonable while the Covered Person's claim is

pending. The Company may also have an autopsy performed where it is not forbidden by law.

5. Our Payment of Claims Under Global Medical Protection

We will pay claims under these Global Medical Protection benefits within [45] days after receipt of a complete Proof of Loss payable under the terms of this Policy, as described in the section on Terms That Apply To All Benefits, in the subsection on Claims.

6. Exclusions and Limitations Applicable to the Global Medical Protection

In addition to the General Exclusions And Limitations described in the Terms That Apply To All Benefits section of this Certificate, the following exclusions or limitations apply to this benefit.

a. EXCESS to other coverage.

All benefits under this Global Medical Protection coverage are excess coverage as described in the section on Terms That Apply To All Benefits, under the General Limitations And Exclusions. This means that any other health, medical, dental or accident insurance coverage the Covered Person may have available to him/her is primarily responsible for paying benefits covered under this Certificate and we pay for expenses not covered by these other coverages, subject to other limitations and exclusions described in the Certificate. If We pay benefits to cover expenses incurred during a Covered Trip, We reserve the right to seek reimbursement from the Covered Person's other health, medical, dental or accident insurance plans. Covered Persons must cooperate with Us if We seek to recover expenses from their primary health, medical, dental or accident insurance carrier.

b. We will not pay either emergency medical or dental benefits, or emergency evacuation and repatriation benefits, for:

- (1) procedures We consider experimental;
- (2) benefits which the Covered Person is entitled to under any Worker's Compensation act;
- (3) any surgical, dental or medical treatment which, in the opinion of the Attending Physician, can reasonably be delayed until the Covered Person returns to or arrives at his or her Permanent Residence;
- (4) any treatment or medication which at the time of departure is required to be continued during the Covered Trip;
- (5) any repatriation of mortal remains costs not authorized by Us;
- (6) the additional cost of a single or private room at a Hospital except when the Physician

treating the Covered Person considers it Medically Necessary;

- (7) any dental appliance, any dental or medical prosthesis, hearing aids;
- (8) contact or corneal lenses, or prescription glasses or spectacles, including any examination of the eyes for these purposes;
- (9) cosmetic surgery, except surgery that is reconstructive, incidental and related to an Accidental Injury or Sickness;
- (10) foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet;
- (11) rest, spa or bath cures, nursing homes for custodial care or other custodial care facilities;
- (12) any transportation other than the medical evacuation/repatriation arranged by Us or use of an Ambulance within 48 hours of the initial Occurrence of the Accidental Injury or Sickness;
- (13) more than the enrolled benefit amount, as indicated on the Schedule of Benefits;
- (14) any surgical, medical treatment, or complications due to either treatments planned or scheduled prior to the Covered Trip Departure Date and received on the Covered Trip;
- (15) acupuncture and services related to acupuncture;
- (16) biofeedback and other forms of self-help or self-care, including related diagnostic services;
- (17) homeopathic, naturopathic or aroma therapy treatments;
- (18) care in connection with the detection and correction, by manual or mechanical means, of structural imbalance, distortion or subluxation in the human body for purposes of removing nerve interference and the effects thereof, where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertebral column; or
- (19) evacuation to a medical facility if an Attending Physician has not determined prior to the evacuation that adequate medical treatment is not locally available and if the evacuation was not pre-authorized by Us.

c. Benefits limited to Covered Person who is injured or sick

Expenses will be paid only for the Covered Person suffering from an Accidental Injury or Sickness. No benefits will be paid for transportation or expenses for

any person other than the Covered Person suffering from an Accidental Injury or Sickness;

d. We will not pay emergency medical and dental expenses for a condition:

- (1) for which a Covered Person is either receiving or on a waiting list to receive treatment;
- (2) with respect to which a Covered Person has received a terminal prognosis; or
- (3) which has caused a medical practitioner to advise against traveling or for which the Covered Trip is undertaken solely for the purpose of obtaining medical treatment.]

C. [GLOBAL TRIP DELAY

1. Definition of Covered Trip

In relation to Global Trip Delay coverage as described below, Covered Trip means a trip:

- a. Taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket, receipt or other evidence acceptable to Us; and
- b. On a Scheduled Airline.

2. Explanation of Benefits

We will reimburse the Covered Person for Covered Expenses incurred when no alternative onward transportation is made available to the Covered Person within [6] hours or by [11:00 p.m.] of the same day (in the time zone of the missed connections, delayed transportation, cancellations or denied Boarding), whichever occurs first, as a result of:

- a. The Covered Person's confirmed onward connecting Scheduled Airline flight for a Covered Trip being missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Airline flight;
- b. The departure of a Covered Person's confirmed Scheduled Airline flight for a Covered Trip from any airport being delayed or cancelled; or
- c. The Covered Person being denied Boarding of the aircraft due to overbooking.

Payment will not exceed \$[150] per day per Covered Person up to Our aggregate limit of \$[750] per Covered Person per Covered Trip. Coverage will be provided to a Covered Person for only one Occurrence per Covered Trip.

3. Covered Expenses for Trip Delay Coverage

For the purposes of Trip Delay coverage, covered expenses mean:

- a. Hotel accommodations;
- b. Transportation;
- c. Food; and
- d. Necessities, which include, on an emergency basis, personal articles and Business Effects.

Total covered expenses may not exceed the per day limit and must be necessary and reasonable.

4. Proof of Loss

When providing Proof of Loss as described in the section on Terms That Apply To All Benefits, under the subsection on Claims, requested documentation may include, but may not be limited to:

- a. Detailed hotel accommodation receipt(s);
- b. Proof of Permanent Residence;
- c. A copy of the Scheduled Airline ticket that includes the original booked ticket and the changed scheduled ticket;
- d. Proof of the trip delay (such as a letter from a Scheduled Airline, newspaper clipping, weather report, police report or other evidence and proof of the expenses claimed as a result of the trip delay); or
- e. Any other necessary expense receipts.

5. Exclusions and Limitations Applicable to Trip Delay

All benefits under this Trip Delay benefit are EXCESS coverage as described in the section on Terms That Apply To All Benefits, under the General Limitations And Exclusions. In regards to the Trip Delay benefit, this means that the claim can be determined and paid only after the claim has been settled with and paid or denied by the Scheduled Airline responsible for the loss. If the Scheduled Airline pays the claim in full, such claim will not be subject to reimbursement under this benefit.

Coverage will not be provided for the denied Boarding of a Scheduled Airline due to overbooking when the Covered Person voluntarily denies Boarding the flight in exchange for an offer/coupon by the Scheduled Airline.]

D. [GLOBAL BAGGAGE PROTECTION

1. Covered Trip

In relation to Global Baggage Protection coverage as described below, Covered Trip means a trip:

- a. Taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket, receipt or other evidence acceptable to Us; and
- b. On a Scheduled Airline, Common Carrier Conveyance or by other means of transportation.

2. Explanation of Benefits

We will pay the benefits described below if the Covered Person's Baggage is unexpectedly and unintentionally lost, damaged or stolen while on the Covered Trip, provided the Covered Person has taken all necessary precautions to preserve, protect and recover the property insured.

a. Carry-on and Checked Baggage Benefit

This benefit is paid for the Replacement Cost up to \$[1,000] for Baggage while the Covered Person is riding in a Common Carrier Conveyance or Scheduled Airline while on a Covered Trip. Bicycles are covered when checked as Baggage with a Scheduled Airline or Common Carrier Conveyance. In the event of a covered claim for Carry-on and Checked Baggage benefit, We will pay the lesser of:

- (1) the actual purchase price of the item;
- (2) the Replacement Cost of the item at the time of loss; or
- (3) 75% of the Replacement Cost of the item at the time of loss, if the Covered Person cannot provide Us an original, duplicate or replacement receipt for the item used to replace the lost, damaged or stolen item.

See the paragraphs in this subsection below on Exclusions and Limitations Applicable to Global Baggage Protection for important conditions to how We pay these benefits.

b. Delayed Checked Baggage Benefit

This benefit reimburses up to \$[500] for the cost of replacing or renting, on an emergency basis, necessary personal articles and Business Effects contained in a Covered Person's accompanying checked Baggage when the checked Baggage is not delivered, due to fault by the Common Carrier Conveyance or Scheduled Airline, within [6] hours of the Covered Person's arrival at their destination. Such emergency purchases or rentals must be made prior to arrival of the delayed checked Baggage at the destination and within the region serviced by the transportation service location. Bicycles are covered when checked as Baggage with a Scheduled Airline or Common Carrier

Conveyance. See the paragraphs in this subsection below on Exclusions and Limitations Applicable to Global Baggage Protection for important conditions to how We pay these benefits.

c. Other Means of Transportation Benefit

Benefits will be paid for the Replacement Cost of personal property and Business Effects if a loss occurs while in a personal or rented vehicle on a Covered Trip. This benefit pays up to \$[1,000]. In the event of a covered claim under this benefit, We will pay the lesser of:

- (1) the actual purchase price of the item;
- (2) the Replacement Cost of the item at the time of loss; or
- (3) 75% of the Replacement Cost of the item at the time of loss, if the Covered Person cannot provide Us an original, duplicate or replacement receipt for the item used to replace the lost, damaged or stolen item.

See the paragraphs in this subsection below on Exclusions and Limitations Applicable to Global Baggage Protection for important conditions to how We pay these benefits.

d. Hotel/Motel Personal Property Benefit

Benefits will be paid for the Replacement Cost to personal property and Business Effects if a loss occurs anywhere on the premises of a hotel or motel where the Covered Person is staying as a paying registered guest. Coverage is available when the Covered Person is staying at any hotel or motel immediately before leaving on, during, or immediately after arriving from a Covered Trip. This benefit pays up to \$[1,000]. In the event of a covered claim under this benefit, We will pay the lesser of:

- (1) the actual purchase price of the item;
- (2) the Replacement Cost of the item at the time of loss; or
- (3) 75% of the Replacement Cost of the item at the time of loss, if the Covered Person cannot provide Us an original, duplicate or replacement receipt for the item used to replace the lost, damaged or stolen item.

3. Notice of Claim and Proof of Loss

The Covered Person shall provide Notice of Claim and Proof of Loss to Us as described in Terms That Apply To All Benefits, under the subsection on Claims. In addition to those requirements a Covered Person must take the following steps when submitting a claim for Global Baggage Protection benefits:

a. Carry-on Baggage Benefit

- (1) the Covered Person must promptly file a written report of the loss or damage with a local law enforcement agency and obtain a copy of the report;
- (2) if the loss occurred while the Baggage was on a Common Carrier Conveyance or a Scheduled Airline, the Covered Person also must file a report with the Common Carrier Conveyance or Scheduled Airline before leaving the premises of the airport or station and obtain a copy of the report;
- (3) the Covered Person must then submit a Notice of Claim as described in the section on Terms That Apply To All Benefits, under the subsection on Claims, to obtain a claim form and instructions; and
- (4) the Covered Person must then complete and sign the baggage claim form and return it with the form's requested documentation of loss. The claim form must be filed as soon as possible, but no later than [60] days following the date of loss.

b. Checked Baggage Benefit

- (1) the Covered Person must file a report with the Scheduled Airline or Common Carrier Conveyance before leaving the premises of the airport or station and obtain a copy of the report; and
- (2) the Covered Person then must follow Notice of Claim and Proof of Loss procedures as described above in steps (3) and (4) under the Carry-on Baggage benefit.

c. Delayed Checked Baggage Benefit

- (1) the Covered Person must promptly file a delayed checked Baggage report or property irregularity report with the Common Carrier Conveyance or Scheduled Airline before leaving the premises of the airport or station and obtain a copy of the report;
- (2) the Covered Person must allow [6] hours from the time of arrival at the Common Carrier Conveyance or Scheduled Airline destination for delivery of the delayed checked Baggage. If the delayed checked Baggage is not received within [6] hours, the Covered Person may purchase or rent clothing, toiletries or other necessary replacement articles on an emergency basis up to a limit of \$[500]. Receipts for such purchases and rentals must be furnished when presenting the claim; and
- (3) the Covered Person must then follow Notice of Claim and Proof of Loss procedures as

described above in steps (3) and (4) under the Carry-on Baggage benefit.

If a claim is made and a settlement received under Delayed Checked Baggage, the Covered Person cannot also make a claim, for the same or similar items not recovered, under the Checked Baggage benefit.

d. Hotel/Motel Personal Property Benefit

- (1) the Covered Person must promptly file a written report of the loss or damage with the hotel/motel or with a local law enforcement agency, and obtain copies of the report(s); and
- (2) the Covered Person must then follow Notice of Claim and Proof of Loss procedures as described above under steps (3) and (4) under the Carry-on Baggage benefit.

e. Other Means of Transportation Benefit

- (1) the Covered Person must promptly file a written report of the loss or damage with a local law enforcement agency, and obtain copies of the report(s); and
- (2) the Covered Person must then follow Notice of Claim and Proof of Loss procedures as described above under steps (3) and (4) under the Carry-on Baggage benefit.

5. Exclusions and Limitations Applicable to Global Baggage Protection

In addition to the exclusions described in the section on Terms That Apply To All Benefits, under the General Exclusions And Limitations, the following exclusions and limitations apply to the Global Baggage Protection benefits:

a. Limitation on Benefits

We will pay benefits as stated in this subsection above in the paragraphs on Explanation of Benefits in accordance to each applicable limitation:

- (1) **Per Article Limitation** We will pay a maximum of \$300 per article for which a Covered Person experiences a loss per Occurrence (meaning each replaced item will be reimbursed up to \$300); and
- (2) **High-Risk Articles Limitation** In addition to the per article limitation, claim payments on High Risk Articles are subject to an aggregate maximum of \$500 per Occurrence; and

b. Other exclusions applicable to Global Baggage Protection

We will not pay benefits if the loss for which the coverage was sought was directly or indirectly, wholly or partially, contributed to or caused by:

- (1) any act by customs or other governmental authorities, whether by voluntary consent or by confiscation or requisition (except the Transportation Security Administration);
- (2) a mysterious disappearance (where there is an unknown time, place and manner of loss); or
- (3) defective workmanship, normal wear and tear and gradual deterioration.

c. Articles Excluded from Global Baggage Protection coverage:

- (1) umbrellas, hats, personal effects worn on the Covered Person at the time of loss, keys;
- (2) cash or its equivalent; notes, accounts, bills, currency, deeds, food stamps or other evidences of debt or intangible property, credit cards and other travel documents (including passports and visas);
- (3) securities;
- (4) tickets and documents;
- (5) eyeglasses, sunglasses, contact lenses; hearing aids, artificial teeth and limbs; prescription or non-prescription drugs;
- (6) food;
- (7) plants and animals;
- (8) automobiles and equipment; motorcycles and motors; aircraft, boats or other conveyances; or
- (9) property shipped as freight or shipped prior to the Covered Trip Departure Date or check-in date.]

E. [TRAVEL ACCIDENT PROTECTION

1. Covered Trip

In relation to Travel Accident Protection coverage Covered Trip means:

- a. A trip that begins at 12:01 a.m. on the Covered Trip Departure Date and ends at 12:01 a.m. on the date immediately following the Covered Trip Conclusion Date, unless an Accidental Death occurs prior to the travel; and
- b. If a Covered Person travels on a Covered Trip to a Temporary Residence, the trip will be covered only for the first 45 days and coverage will terminate at 12:01 a.m. on the 46th day of the trip, but coverage will resume at 12:01 a.m. on the date the Covered Person departs from the Temporary Residence to conclude the Covered Trip.

2. Explanation of Benefits

a. Accidental Death or Dismemberment Benefit

If a benefit amount is payable under When Benefits Are Payable (subsection below), We will pay the applicable benefit if a Covered Person suffers an Accidental Death or a Dismemberment. We will pay benefits for the greatest loss, either Accidental Death or one category of Dismemberment, sustained by the Covered Person as the result of any one Occurrence. The benefit amounts are reflected on Your Schedule of Benefits.

b. When Benefits Are Payable

- (1) **24-Hour Accidental Death or Dismemberment** This benefit is payable if the Covered Person suffers an Accidental Death or Dismemberment at any time beginning at 12:01 a.m. on the Covered Trip Departure Date and ends at 12:01 a.m. on the date immediately following the Covered Trip Conclusion Date which does not exceed 365 consecutive days from the date of departure, unless the Accident occurs before the Covered Person commences the trip. If the Covered Trip exceeds 365 consecutive days, We will cover only the first 365 days.

This benefit is not payable if the Accidental Death or Dismemberment benefits are payable under the Scheduled Airline and Common Carrier Conveyance benefit described in the paragraph below and also is subject to applicable limitations and exclusions described in this Certificate. Benefits for Accidental Deaths or Dismemberments occurring on a Covered Trip are otherwise payable as provided on the table below, with an Accidental Death or Dismemberment payment a percentage of the total benefit payable per Occurrence.

- (2) **Scheduled Airline and Common Carrier Conveyance Benefit** During the Period of Coverage, this benefit is payable if the Covered Person suffers an Accidental Death or Dismemberment while Boarding, traveling in or Deplaning or exiting from a Scheduled Airline or Common Carrier Conveyance. Benefits are payable as provided on the table below, with an Accidental Death or Dismemberment payment a percentage of the total benefit payable per Occurrence.

TRAVEL ACCIDENT PROTECTION BENEFIT TABLE

<i>Benefit</i>	<i>% per Occurrence</i>
<u>ACCIDENTAL DEATH</u>	100%
<u>DISMEMBERMENT</u>	
Loss of both hands or both feet.....	100%
Loss of one hand and one foot.....	100%
Loss of entire sight of both eyes.....	100%
Loss of the entire sight of one eye and one hand or one foot.....	100%
Loss of one hand or one foot.....	50%
Loss of the entire sight of one eye.....	50%

The Accidental Death or Dismemberment must occur within 100 days from the date of the Accident causing the Accidental Death or Dismemberment.

3. Provisions Applicable to Travel Accident Protection

a. Exposure to the elements

Coverage will be provided for an Accidental Death or Dismemberment as a result of the Covered Person being unavoidably exposed to the elements while on a Covered Trip because of the disappearance, sinking, or wrecking of a Scheduled Airline, or, in regards to the 24-Hour Accidental Death and Dismemberment benefits only, the disappearance, sinking or wrecking of a Scheduled Airline or Common Carrier Conveyance, car wreck or other unavoidable reason.

b. Remains cannot be found

If the Covered Person's remains cannot be found within 52 weeks after the date of an Accident involving the disappearance, sinking or wrecking of a Scheduled Airline on which the Covered Person was a passenger while on a Covered Trip, it will be presumed, subject to the absence of evidence to the contrary, that the Covered Person suffered Accidental Death covered by the Certificate. In regards to 24-Hour Accidental Death and Dismemberment benefits only, this provision applies to any circumstances in which the Covered Person's remains cannot be found, unless such circumstance is otherwise excluded by this Certificate.

c. Coordinating benefits

If a Covered Person is eligible for benefits under more than one type of Travel Accident Protection benefits under this Certificate, We will pay benefits for the greatest loss, either Accidental Death or one category of Dismemberment, sustained by the Covered Person as the result of any one Occurrence.

d. Lump Sum Payment

Accidental Death or Dismemberment benefits will be paid in a single, lump sum. There are no installment payment options for this benefit.

e. Payment of Accidental Death Benefit to Beneficiaries

An adult Covered Person other than Your Dependent may name a Beneficiary or change a Beneficiary at any time. For a Beneficiary designation to become effective, a written request on Our form for designating the Beneficiary must be completed and filed with Us. To obtain a Beneficiary Designation Form, please contact Us at [1-800-332-4899]. If the Covered Person dies prior to the date We receive and record the change, payment will be made to the new Beneficiary. Any Beneficiary designations or changes made will take effect as of the date of the signed request. The prior Beneficiary's interest ends the date the new designation takes effect.

If Your Dependent suffers an Accidental Death, You are always the Beneficiary.

If more than one Beneficiary is designated and the Covered Person has not specified the Beneficiaries' respective interests, the designated Beneficiaries will share equally. If no Beneficiary has been designated, or if the designated Beneficiary dies before the Covered Person and no other Beneficiary is named, the benefits will be paid to the surviving person, or equally to the surviving persons, in the first of the following classes in which there is a living member:

- (1) the Covered Person's Spouse or Domestic Partner;
- (2) the Covered Person's children, equally per stirpes; or
- (3) the Covered Person's estate.

In determining such person or persons, We may rely upon an affidavit by a member of any of the classes of preference Beneficiaries. Payment based upon any such affidavit will fully discharge Us from all obligations under the Policy unless, before such payment is made, We have received written notice of a valid claim by some other person. Any amount payable to a minor may be paid to the guardian of the estate of the minor.

If a benefit not exceeding \$1,000 is payable to an estate or a minor, We may pay such benefit to any relative by blood or with a connection by marriage to the Covered Person who is deemed by Us to be entitled. Any payment We make in good faith shall fully discharge Us to the extent of such payment.

f. Proof of Loss Under Travel Accident Protection

In addition to following the Proof of Loss requirements under Terms That Apply To All Benefits, under the subsection on Claims, a Covered Person shall allow the Company, at its expense, to examine the Covered Person as often as is reasonable while the Covered Person's claim is pending. The Company may also have an autopsy performed where it is not forbidden by law.

g. Timing of Our Payment of Claims Under Travel Accident Protection

We will pay claims under Travel Accident Protection benefits within [45] days after receipt of a complete Proof of Loss, as described in the section on Terms That Apply To All Benefits, in the subsection on Claims.

4. Exclusions and Limitations Applicable to Travel Accident Protection Coverage

In addition to the exclusions and limitations described in the General Limitations And Exclusions section of this Certificate, the following limitations and exclusions apply to Travel Accident Protection coverage:

a. Maximum Accidental Death and Dismemberment Benefit Per Occurrence When Covered By More than One Policy Issued by the Company

If the Covered Person is enrolled under other policies underwritten by AMEX Assurance Company that also provide a benefit for Accidental Death and/or Dismemberment, the maximum sum payable to the Covered Person under all applicable policies for an Accidental Death and/or Dismemberment Loss is \$3,500,000. This does not preclude the Covered Person from receiving all entitled benefits other than Accidental Death and/or Dismemberment benefits, up to the maximum limit disclosed in the Certificate of Insurance, under other AMEX Assurance Company policies.

b. Other Exclusions

Benefits will not be paid if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

- (1) driving, riding as a passenger in, entering or leaving a rental vehicle except for the 24-hour Accidental Death & Dismemberment benefit; or
- (2) any Sickness.]

IV. TRAVEL ASSISTANCE AND OUR 24-HOUR HOTLINE

All Covered Persons under the Policy are eligible to use the 24-Hour Travel Assistance Hotline services described below:

1. Emergency Assistance

If a Covered Person needs emergency assistance for a covered Occurrence under the Policy, the Covered Person can call [1-800-332-4899], 24 hours a day, 7 days a week within the United States, or call collect at [1-303-273-6497] from anywhere else. Please have readily available the Identification Number of this Certificate, a local telephone number, location and details of the situation. We will confirm the Covered Person's eligibility and assist the Covered Person with the situation. If the Covered Person is unable to get through to Us when calling collect, dial directly at [1-303-273-6497]. The assistance coordinator will take the Covered Person's telephone number and return his/her call.

If the Covered Person's emergency needs immediate attention, he/she should acquire local assistance and then contact the Travel Assistance Hotline as soon as the Covered Person is reasonably able to do so. The Travel Assistance Hotline provider will do everything possible to assist the Covered Person immediately upon calling. Unfortunately, there are occasional situations beyond Our control that make providing support difficult. Our assistance providers will make every possible attempt to service the Covered Person during his or her emergency. Our assistance provider's staff will do its very best to refer the Covered Person to appropriate and reputable providers located nearest him or her. However, neither We nor Our assistance provider can be held liable for the outcome or quality of the care the Covered Person receives from these independent practitioners.

2. Pre-trip Planning

Pre-trip Assistance – Before a Covered Person leaves on a Covered Trip, We can provide him or her information on the particular country to which he or she will be traveling, such as passport/visa requirements, inoculations, and travel warnings known to Us.

Consulate/Embassy Referral – We will provide the Covered Person the address and/or phone number of the local embassy or consulate.

Weather Inquiry – This benefit provides the Covered Person with weather forecasts for destinations around

the world. We can provide month-to-month averages as well as a short-term detailed forecast.

Foreign Exchange Rates – We are able to provide timely foreign exchange rates throughout the world.

Visa/Passport Requirements – We can provide the Covered Person with the entry requirements for destinations around the world.

Inoculation Information – We will provide the Covered Person with inoculation recommendations that may be needed prior to traveling to his or her destination.

3. Basic Inquiries

Basic Inquiry – We will field calls from the Covered Person about contact numbers, general questions and any other non-emergency questions.

Benefits Inquiry – If the Covered Person should have questions about specific benefits of this service, We will provide the information requested.

Service Only – If the Covered Person is in need of a general service that is not specifically listed, but is still attainable, We will do Our best to provide this service.

4. Financial Assistance

Alternate Cash Source – We are capable of locating ATM's around the United States and in many foreign cities.

5. Medical Assistance

LEVEL I (MEDICAL REFERRAL)

Medical Referral – If an emergency occurs during a Covered Trip that requires the Covered Person to seek urgent and immediate medical advice, the Covered Person should contact the 24-Hour Hotline Travel Assistance to obtain the names and telephone numbers of local qualified Physicians or Dentists that speak his/her language in the area. We are not providing medical advice but rather information. The ultimate choice to seek and accept medical care is the Covered Person's responsibility.

Level II (MEDICAL MONITORING)

Medical Monitoring – If the Covered Person is hospitalized when traveling away from his or her Permanent Residence, Our medical advisors monitor the case from initial admission until discharge by maintaining close contact with the Covered Person and his or her Attending Physician, family Physician and family. Our medical advisors also help determine if adequate care is available locally, and if necessary,

facilitate the evacuation of the Covered Person to the nearest appropriate medical facility.

6. Other Assistance Services

Lost Baggage/Document Assistance – We assist with the return of lost baggage by coordinating with the commercial carrier.

Legal Referral – We will provide the Covered Person with convenient legal referrals in his/her general area. The ultimate choice to seek and accept legal advice is the Covered Person's responsibility.

Urgent Message Relay – We will provide for the contact of family and/or friends in the event of an emergency situation while the Covered Person is traveling.

Telephone Interpretation/Translation – We provide emergency telephone translation services in major languages and also make referrals to interpreter services.

V. CHANGING YOUR BENEFITS

If You would like to change the level of Your coverage, please contact Us at [1-800-332-4899]. The effective date for the change of coverage will be the next business day following Our receipt, acceptance and approval of the change and subject to the payment of any additional required premium. Changes to the Designated Trip Payment Plan will not be honored unless placed prior to the Covered Trip Departure Date and approved by Us. Premium is refundable up to [14] days after the initial purchase of this Plan or the Covered Trip Departure Date, whichever happens first.

VI. TERMS THAT APPLY TO ALL BENEFITS

A. GENERAL PROVISIONS, INCLUDING PREMIUMS AND CLAIMS

1. Premiums

Premiums will be determined for each Covered Person listed on the Schedule of Benefits. For the Designated Trip Payment Plans offered under this Certificate, premium for the Covered Trip is due prior to the Covered Trip Departure Date.

2. Claims

If a Covered Person experiences a loss for which he or she believes a benefit is payable under this Plan, You

or the affected Covered Person must provide both Notice of Claim and Proof of Loss.

a. Notice of Claim

Notice of Claim should be provided to Us within [30] days of the loss. The notice must contain the Covered Person's name, the identification number on this Certificate and a brief description of the loss and associated expenses. Covered Persons may contact Us by calling toll-free stateside [1-800-332-4899] or, if from overseas, by calling collect [1-303-273-6497]. Covered Persons may also write to Us at AMEX Assurance Company, Attn: [American Express Award Travel Insurance], [P.O. Box 981553, El Paso, TX 79998-9920]. **Some benefits may require sooner Notice of Claim. Please review any Notice of Claim provision under the Description of Benefits section in connection with each type of benefit of this Certificate for additional instructions, if any, for submitting a Notice of Claim.**

Failure to provide Notice of Claim within [30] days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if notice was provided to Us as soon as reasonably possible. No claim will be denied based upon the failure to provide notice within such specified time, unless this failure operates to prejudice Us.

b. Claim Forms

At the time a Covered Person provides Us with Notice of Claim, We will assist with the Proof of Loss by providing instructions and/or forms for the Covered Person to complete and return to Us. If We do not send the forms within [15] days after We receive Notice of Claim, the Covered Person may meet the Proof of Loss requirements by giving Us a written statement of the nature and extent of the loss in accordance with the Proof of Loss provision below. Covered Persons must cooperate with Us and provide forms and/or documentation as requested by Us which is required and necessary to process the claim and determine if benefits are payable.

c. Proof of Loss

Proof of Loss requires You or the affected Covered Person to send Us all information We request, at Your or the Covered Person's expense, in order that the claim may be evaluated and that We may make a determination as to whether the claim may be paid. The Proof of Loss documentation may be mailed to Us at the same address provided above for mailing the Notice of Claim.

You or the affected Covered Person must provide Us with satisfactory Proof of Loss within [90] days after the date of loss, or as soon as reasonably possible

thereafter if the claim cannot be reasonably submitted within [90] days.

Proof of Loss for any Covered Trip must include the Covered Trip Departure Date and the Covered Trip Conclusion Date, as evidenced by the Covered Person's ticket, the Schedule of Benefits, or the enrollment form or, if none of these documents are available, other verification acceptable to Us.

Please review Proof of Loss provisions under the Description of Benefits section in connection with each type of benefit of this Certificate for additional instructions, if any, about what We will need for a Proof of Loss relating to the benefit.

It is Your responsibility to provide all required documentation We request. We reserve the right to request all information We deem necessary to determine that Your claim is payable, and We will not consider that We have received complete Proof of Loss until all information We have requested is received. If the claim is for a continuing loss for which We make periodic payments, the claimant must give Us written Proof of Loss within [90] days after the end of each period for which benefits are payable.

d. Our Payment of Claims

Claims for benefits will be paid in accordance with state regulations when written Proof of Loss is received. Benefits that provide for periodic payment will be paid monthly. All benefits are paid directly to the Covered Person, except for medical benefits which may be paid directly to the provider of medical services or Accidental Death benefits which will be paid to the Covered Person's Beneficiary. Any payment that We make in good faith will fully discharge Us to the extent of that payment.

3. Other General Terms

a. Change in Permanent Residence

You must notify Us within 30 days after You change Your Permanent Residence. If the change is to a different state, We may need to adjust the terms of Your coverage (including Your rates) to conform to the requirements of that state.

b. Clerical Error

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

c. Conformity with State and Federal Law

If a Plan provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

d. Entire Contract; Representation; Change

This Certificate, the Policy and any applications, endorsements or riders make up the entire contract. Any statement You make to Us in the application or elsewhere is a representation and not a warranty. This means that You make a statement to the best of Your knowledge based on facts known to You at the time. However, You are not warranting that such statement will remain true in the future. This Certificate may be changed at any time by written agreement between the Master Policyholder and the Company. Only the President or Secretary of the Company may change or waive the provisions of the Certificate. No agent or other person may change the Certificate or waive any of its terms. This Certificate may be changed at any time by providing notice to You. A copy of the Policy will be maintained and kept by the Master Policyholder and may be examined at any time.

e. Fraud

If any request for benefits made under the Plan is determined to be fraudulent, or if any fraudulent means or devices are used by You or by any Covered Person to obtain benefits, all benefits will be denied.

We do not provide coverage to You or a Traveling Companion who, whether before or after a loss, has:

- (1) concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
- (2) concealed or misrepresented any fact if the fact misrepresented contributes to the loss.

We may terminate this Certificate for fraud or misrepresentation relating to enrollment or filing claims. See section on Termination Or Cancellation Of Coverage below under subsection on Grounds For Termination.

f. Legal Actions

No legal action may be brought to recover against this Plan until [60] days after Proof of Loss has been received by Us. Any action against Us must be brought within the time allowed by law after the time written Proof of Loss is required to be given, or if the action involves a denied claim, after the claim is denied.

g. Liberalization Clause

If We make a change which broadens coverage under this edition of the Policy without additional premium charge, that change will automatically apply to the Covered Person's coverage as of the date We implement the change in Your state, provided that this

implementation date falls within [60] days prior to or during the Period of Coverage described in the Schedule of Benefits.

This clause does not apply to changes implemented through introduction of a subsequent edition of the Policy.

h. Misstatement of Age

If premiums for the Covered Person are based on age and the Covered Person has misstated his or her age, there will be a fair adjustment of premiums based on his or her true age. If the benefits for which the Covered Person is insured are based on age and the Covered Person has misstated his or her age, there will be an adjustment of said benefit based on his or her true age. The Company may require satisfactory proof of age before paying any claim.

i. Right of Recovery

If We make a payment to a Covered Person under this Plan and the Covered Person recovers an amount from another, equal to or less than Our payment, the Covered Person shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from the Covered Person any amount exceeding the maximum amount payable. Provided, however, Our rights to recovery under this subsection shall apply only to the extent any such recovery would represent funds received by You that exceed the amount necessary to fully compensate You for Your loss.

j. Subrogation

In the event of any payment under this Policy, We shall be subrogated to the extent of such payment to all the Covered Person's other rights of recovery. The Covered Person shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in the Covered Person's name. The Covered Person shall do nothing to prejudice such subrogation rights.

B. GENERAL LIMITATIONS AND EXCLUSIONS

1. Excess Coverage

If any loss under this Policy and Certificate is insured under any other valid and collectible policy, this Policy shall cover such loss, subject to its exclusions, conditions, provisions and other terms herein, **only to the extent that the amount of such loss is in excess**

of the amount of such other insurance which is payable or paid. This limitation applies to all benefits unless otherwise provided above in regards to a specific benefit in the Description of Benefits section.

2. When a Covered Person has Coverage under similar American Express Products

A Covered Person may be covered for similar benefits under different American Express Products. If both products state that the similar benefits are either primary or that the benefits are excess, the product with the lower level of benefits will pay first and the other product will provide excess coverage.

3. When a trip is not purchased with Award Credits.

Benefits under this Certificate are available only when [You] [an Enrollee or other Covered Person] pay[s] for some portion of Scheduled Airline, hotel stays or car rental purchases for the Covered Trip with Award Credits. This Certificate does not cover travel if Scheduled Airline flights, hotel stays and rental car purchases were not paid for, at least in part, with Award Credits. If an individual's trip was paid for entirely in cash, through converting MR Points directly to statement credits on an American Express Account such as through the Pay with Points program, through MR Participant Awards that are not Award Credits or through credits or points redeemed from Other Loyalty Programs, such losses are not covered under this Certificate.

4. Multiple Certificates of Insurance under this Policy for a Covered Trip

This Certificate takes the place of any Certificate of Insurance previously issued to You under the Policy. You or any Covered Person may qualify under only one Certificate of Insurance issued under the Policy for each Covered Trip. If any Covered Person is insured at the same time under more than one Certificate, We will consider that person to be insured under the Certificate that provides the greatest amount of coverage as shown on the Schedule of Benefits for the Certificate. Upon discovery of the duplication, We will refund any duplicated premium payments that may have been made on behalf of a Covered Person. The records maintained by the Master Policyholder shall determine the insurance provided under the Policy for any Covered Person. The maximum amount We will pay for any one benefit is that which provides the greatest amount of coverage, as shown on the Schedule of Benefits.

5. [Preexisting Condition Exclusion]

There is no coverage for losses under this Certificate incurred because of a condition of a Covered Person, or a Family Member, Traveling Companion or Family Member of a Traveling Companion if, during the [90] days preceding and including the Coverage Effective Date:

- a. There was medical advice or treatment received or recommended by a Physician or Dentist for the condition;
- b. Symptoms of the condition were present which would have caused a prudent person to seek medical consultation, dental treatment, advice, examination or treatment; or
- c. If during such [90] day period, new or adjusted prescription medication was ordered by a Physician or Dentist the condition required taking newly prescribed medication or adjusted medication.

The exclusion does not apply to congenital anomalies of Dependent children who are Covered Persons, Family Members, or Family Members of Traveling Companions. Routine examinations for physicals, dental check-ups or similar wellness care visits do not trigger the Preexisting Condition exclusion unless the treating Physician or Dentist diagnoses an injury from an Accident or a Sickness during the examination.

We will waive this Preexisting Condition exclusion in relation to a Covered Person if the Covered Person meets all of the following requirements:

- a. The Covered Person must be medically able to travel at the time the Policy premium is paid; and
- b. The premium under the Policy is paid within [14] days of making the first Covered Trip deposit;

If the Covered Person does not qualify to have the Preexisting Conditions exclusion waived, any Sickness that arises during the Covered Trip that is NOT related to a Preexisting Condition will be eligible for coverage under this Plan.

This exclusion is applicable to all Covered Persons, Traveling Companions, Family Members and Family Members of Traveling Companions, whether or not they are traveling.]

6. Exclusions That Apply To All Benefits

Benefits are not payable if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

- a. War or any act of war, whether declared or undeclared, or any other activity directly related to and occurring while in the service of any armed military force of any nation state recognized by the United Nations;
- b. Participation in a riot, civil disturbance, protest or insurrection;
- c. Violation of a criminal law, offense or infraction, whether cited or charged, by or on behalf of the Covered Person or Beneficiary;
- d. Being engaged or committing fraud, abuse, or illegal activity of any kind by the Covered Person or Family Member;
- e. Suicide or any attempt at suicide, intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury, or autoeroticism;
- f. Being under the influence of any drug, unless taken as prescribed or administered on the advice of a Physician;
- g. Consumption of alcohol at or in excess of the legal blood alcohol level in the state or locality in which the Accident occurred;
- h. Riding in any capacity in an aircraft other than as a fare-paying passenger on a Scheduled Airline or Common Carrier Conveyance;
- i. Riding or driving in any kind of race for prize money or profit;
- j. Participation in professional sporting events (including training);
- k. Pregnancy, resulting childbirth or abortion except to the extent coverage is required for Complications of Pregnancy;
- l. Cosmetic surgery, except surgery that is reconstructive, incidental and related to an Accidental Injury;
- m. Accidental Injury or Sickness covered under any state or federal workers' compensation, employer's liability or occupational disease law;
- n. Any mental or emotional condition, whether diagnosed or undiagnosed;
- o. Any addiction to drugs, alcohol, prescribed or non-prescribed medication, or any other substance;
- p. Voluntary ingestion, injection, or inhalation of any substance;

- q. Fighting, brawling, or injury from a firearm or knife or any other lethal instrument during a fight or brawl unless acting in self defense;
- r. Intentional exposure to Exceptional Danger except in an attempt to save human life;
- s. Confiscation by any governmental authority, public authority, or customs official; or
- t. Any injury received during or as a result of Commutation.

VII. TERMINATION OR CANCELLATION OF COVERAGE

A. GROUNDS FOR TERMINATION

Coverage under the Certificate will terminate or cancel at 12:01 a.m. on the date immediately following the earliest of these events:

1. The Covered Trip Conclusion Date;
2. The Covered Person completes the Covered Trip;
3. The Covered Person reaches the final destination point on a one-way trip or arrival at the return destination on a round-trip;
4. The Covered Trip is cancelled;
5. A Covered Person's Permanent Residence is no longer within the 50 United States of America, the District of Columbia, or territories of the United States;
6. You request termination of insurance;
7. We determine that misrepresentation, non-disclosure or fraud in enrollment or claims presentation has occurred;
8. The end of the period for which required premiums are due but not paid, subject to the grace period described in above in the section on Terms That Apply To All Benefits, in the subsection on Premiums;
9. The Policy or any benefit under the Policy is cancelled; or
10. We are unable to collect premium from your Account.

In regards to paragraph 9, above, if a Covered Person is on a Covered Trip at the time the Policy is terminated, the Covered Person's coverage will not terminate until the end of the Period of Coverage for that Covered Trip as defined by this Certificate.

B. REQUIREMENTS FOR TERMINATION

1. During initial review period

To cancel Your coverage during the initial review period referenced on the face page and in the section of this Certificate relating to Changing Your Benefits, you either must:

- a. Return the Certificate, with a request for termination to: AMEX Assurance Company, Attn: [American Express Award Travel Insurance], [P.O. Box 471792, Tulsa, OK 74147-1792]; or
- b. Call our Client Service Department at [1-800-332-4899].

2. After initial review period, or by Participating Organization

- a. Any termination request after the initial review period referenced on the face page and in the section of this Certificate relating to Changing Your Benefits will receive a pro-rated refund. The Designated Trip Payment Plan Trip Cancellation/Interruption benefits are not refunded on a pro-rated basis. The premium is consumed from the purchase of the Policy.
- b. You may terminate your coverage under the Certificate as described in this paragraph. To terminate coverage, You or the Participating Organization must provide Us with a notice before a requested termination date. The Participating Organization must provide Us with a minimum of [60] days advance written notice before the requested termination date. Termination is not effective until We are notified in writing by the organization.
- c. Either You or the Participating Organization may terminate one or more benefits under the Policy

that are offered as an option or all insurance benefits. Termination or Cancellation of coverage will not prejudice any claim originating prior to termination or cancellation subject to all other terms of the Policy.

3. Termination or Non-Renewal of Policy By Us or the Master Policyholder

- a. This Certificate is provided to Covered Persons under a Designated Trip Payment Plan, which means that coverage lasts only for the duration of a Covered Trip as defined by this Certificate. The coverage is not renewable.
- b. You are eligible to enroll Yourself and other Covered Persons in this coverage because of your participation in the Membership Rewards Program. American Express Travel Related Services, Inc., the American Express company responsible for the Membership Rewards Program, provides access to its participants through a Participation Organization Agreement between the Company and American Express Travel Related Services, Inc. If the Company non-renews this Participating Organization Agreement, We will provide at least [60] days' written notice to You and to the Participating Organization.
- c. Either the Master Policyholder or We may terminate the Policy with [31] days' notice to the other party.
- d. If the Policy terminates, or the Participating Organization Agreement through which a Covered Person receives coverage terminates, while the Covered Person is on a Covered Trip, the Covered Person's coverage will not terminate until the end of the Period of Coverage for that Covered Trip as defined by this Certificate.

In Witness Whereof, We have caused this Certificate to be signed by Our officers:

[



[Joy A. Hanson
President]
AMEX Assurance Company

]

[



[John M. Collins
Secretary]
AMEX Assurance Company

]

EXHIBIT 1

The benefits described in the following tables are subject to all the terms and conditions of the Certificate, including the limitations on covered expenses described in the Section on Description of Benefits, and the limitations and exclusions described in the Section on Description of Benefits and in the Section on Terms that Apply to All Benefits.

Table 1

Covered Trips with Award Credits: Cash v. MR Points		
	If the Trip Is Cancelled You Will Receive the Following in Cash and/or MR Points	If the Trip Is Interrupted You Will Receive the Following in Cash and/or MR Points
Scheduled Airline	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> Non-refundable charges, or taxes/surcharges, [related to the Scheduled Airline flights] Fees for rebanking Award Credits <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> Trip Cancellation results in Unused Scheduled Airline Award Credits (e.g., Applicable rules do not allow rebanking of Award Credits) <p><i>Excludes penalties incurred as result of cancellation not being reported in a timely manner</i></p>	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> Non-refundable charges, or taxes/surcharges, [related to the Scheduled Airline flights] Charges for a new ticket to return to Your point of origin or to rejoin Your Covered Trip Fees for changing ticket to return to Your point of origin or to rejoin Your Covered Trip <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> The Covered Trip has more than 2 legs and the Trip Interruption results in Unused Scheduled Airline Award Credits—determined by subtracting the number of miles actually flown (including departure and return) from the total number of miles for the Covered Trip.* <p>Examples</p> <ol style="list-style-type: none"> Interruption of round trip (2 Legs**): <ol style="list-style-type: none"> Trip is interrupted requiring purchase of new one-way ticket to return to Your point of origin. You will be reimbursed in cash for the charges You have incurred for the new ticket. You will have flown Your entire route, so there are no Unused Scheduled Airline Award Credits. Interruption of multi-leg trip (3 Legs***); Your Covered Trip totals 5,000 miles and You redeemed 50,000 Award Credits for the airline ticket: <ol style="list-style-type: none"> Trip is interrupted at 1st destination, requiring purchase of new one way ticket to point of origin. You will be reimbursed in cash for the charges incurred for the new ticket. You will also be reimbursed for Your Unused Scheduled Airline Award Credits in MR Points based on a ratio of unflown to flown miles applied to the total number of Award Credits redeemed for the Scheduled Airline ticket(s): <ul style="list-style-type: none"> assuming round trip travel between Your point of origin and 1st destination totals 2,000 miles, You will be reimbursed in the amount of MR points that are equal in value to 30,000 Award Credits (5,000 miles for total trip – 2,000 miles flown = 3,000 unused miles. Divided by total trip miles of 5,000 equals 60%. 60% times 50,000 Scheduled Airline Award Credits = 30,000 Award Credits) If Your trip is interrupted at the 2nd destination, reimbursement will be determined in the same manner as Example 1, above. You will have flown Your entire route, so there are no Unused Scheduled Airline Award Credits.

*All air mileage assumptions for the purposes of claims will be based on mileage calculations published by the Scheduled Airline through which travel is booked.

** 2 Legs means point of origin to destination, back to point of origin. ***3 Legs means point of origin to 1st destination, and 2nd destination, back to point of origin.

Table 2

Covered Trips with Award Credits: Cash v. MR Points		
	If the Trip Is Cancelled You Will Receive the Following in Cash and/or MR Points	If the Trip Is Interrupted You Will Receive the Following in Cash and/or MR Points
Hotel	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> ▪ Non-refundable charges, or taxes/surcharges, [related to the hotel stay] ▪ Hotel cancellation or rebanking fees <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> ▪ Trip Cancellation results in Unused Hotel Award Credits (e.g. Applicable rules do not allow rebanking of Award Credits) <p><i>Excludes penalties incurred as result of cancellation not being reported in a timely manner</i></p>	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> ▪ Non-refundable charges, or taxes/surcharges, [related to the hotel stay,] ▪ Hotel cancellation or rebanking fees ▪ Any cash lost due to a non-refundable reservation, after all Award Credits are applied.* <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> ▪ Your interrupted trip results in Unused Hotel Award Credits based on lost nights of stay. <p><u>Examples</u></p> <p>1. Interruption after 2 nights of a 4 night stay where Awards Credits were used:</p> <ol style="list-style-type: none"> a. Trip is interrupted after second night resulting in the loss of 2 hotel nights b. You will be reimbursed in cash for non-refundable out-of-pocket costs [directly connected to the hotel stay,] such as cancellation fees, taxes or surcharges c. You will be reimbursed for 2 unused nights of hotel reward credits in MR Points <p>2. Interruption of a 4 night stay where Award Credits were used for 2 nights and cash was used for 2 nights:</p> <ol style="list-style-type: none"> a. Trip is interrupted after 2nd night resulting in the loss of 2 hotel nights b. You will be reimbursed in cash for non-refundable out-of-pocket costs [directly connected to the hotel stay,] such as cancellation fees, taxes or surcharges c. You will be reimbursed for two unused nights in cash. <p><i>We will first apply Award Credits to the hotel bill and then cash will be applied to the remainder of the bill.</i></p>

*See example 2.

Table 3

Covered Trips with Award Credits: Cash v. MR Points		
	If the Trip Is Cancelled You Will Receive the Following in Cash and/or MR Points	If the Trip Is Interrupted You Will Receive the Following in Cash and/or MR Points
Car Rental	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> ▪ Non-refundable charges, or taxes/surcharges, [related to the car rental] ▪ Car rental cancellation or rebanking fees <p>Membership Reward Points if:</p> <ul style="list-style-type: none"> ▪ Trip Cancellation results in Unused Car Rental Award Credits (e.g. Applicable rules do not allow rebanking of Award Credits) <p><i>Excludes penalties incurred as result of cancellation not being reported in a timely manner</i></p>	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> ▪ Non-refundable charges, or taxes/surcharges, [related to the car rental] ▪ Any cash lost due to a non-refundable reservation, after all Award Credits are applied.* <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> ▪ Your interrupted trip results in Unused Car Rental Award Credits based on lost days of rental. <p><u>Examples</u></p> <p>1. Interruption after 2 days of a 4 day rental where Awards Credits were used:</p> <ol style="list-style-type: none"> Trip is interrupted after second day resulting in the loss of 2 rental days You will be reimbursed in cash for non-refundable out-of-pocket costs [directly connected to the car rental,] such as cancellation fees, taxes or surcharges You will be reimbursed for 2 unused rental days of car rental reward credits in MR Points <p>2. Interruption after 2 days of a four day rental where Award Credits were used for 2 days and cash was used for 2 days:</p> <ol style="list-style-type: none"> Trip is interrupted after 2nd day resulting in the loss of 2 rental days You will be reimbursed in cash for non-refundable out-of-pocket costs [directly connected to the car rental,] such as cancellation fees, taxes or surcharges You will be reimbursed for 2 unused rental days in cash. <p><i>We will first apply Award Credits to the car rental bill and then cash will be applied to the remainder of the bill.</i></p>

*See example 2.

American Express® Award Travel Insurance Schedule of Benefits

Underwritten by AMEX Assurance Company
[Administrative Office, MC 08-01-20, 20022 N. 31st Ave., Phoenix, AZ 85027]

This Schedule of Benefits is the summary of benefits for You, the American Express Award Travel Insurance Enrollee, and any additional Covered Persons enrolled by You. This document will serve as proof of insurance coverage.

If You should have any questions regarding Your benefits or would like to request a change, please contact Us at [1-800-801-7975]. For any change in coverage, the Coverage Effective Date will be the next business day following Our acceptance of the change and receipt of any additional required premium.

For the 24-Hour Travel Assistance Hotline, please call: [1-800-801-7975] within the United States or collect to [1-(303)-273-6497] from anywhere else.

Name of Enrollee:
Street Address:
City/State/Zip Code:

[Names of Additional Covered Persons and Date of Birth:

Covered Person 1
Covered Person 2
Covered Person 3
Covered Person 4
Covered Person 5]

American Express Award Travel Insurance Identification Number:

[Names Other Traveling Companions Enrolled in American Express Travel Insurance:

Other Traveling Companion 1
Other Traveling Companion 2
Other Traveling Companion 3
Other Traveling Companion 4
Other Traveling Companion 5]

American Express Award Travel Insurance Coverage Selected:

Premium Amount:

This Coverage Includes:

- [Trip Cancellation up to [[100%] of trip cost] [\$10,000] (the "aggregate amount")]
- [Trip Interruption up to [[100]% of the aggregate amount] [\$10,000]
- [Non-refundable "Unused" Award Credits lost in a canceled or interrupted trip, as defined in the Certificate and reimbursed through an equivalent amount of Membership Rewards Points]
- [Non-refundable charges, or taxes/surcharges, related to a Scheduled Airline, hotel stay or car rental purchased with Award Credits, if lost because of a covered trip interruption or cancellation]
- [Emergency Medical Evacuation/Repatriation* up to \$xx]
- [Emergency Medical* up to \$xx]
- [Dental Expense* up to \$xx]
- [Global Trip Delay up to \$xx]
- [Baggage Delay up to \$xx]

- [Baggage Loss up to \$xx]
- [Travel Accident Protection for Scheduled Airline or Common Carrier Conveyance up to \$xx]
- [24-Hour Accidental Death & Dismemberment up to \$xx]
- [24-Hour Travel Assistance Hotline]

[* these benefits are part of the Global Medical Plan]

Enrollment Date:

[Covered Trip Destination:]

[Covered Trip Departure Date and Conclusion Date:]

[Trip Cancellation Coverage Effective Date and Conclusion Date:]

[Global Medical Plan Coverage Effective Date and Conclusion Date:]

If You have any further questions concerning coverage call [1-800-801-7975].]

[All Other Enrolled Coverage Effective Date and Conclusion Date:]

[Return Home](#) [Print this page](#) [Email this page](#)

Travel Details

[Information](#) [Payment](#) [Confirmation](#) [Thank You](#)

► Your Coverage Selection: [Gold Coverage for 2 travelers — \$650]

COVERED PERSONS

	First Name	Middle Name	Last Name	Date of Birth	Trip Cost
Covered Person [1:]	<input type="text" value="John"/>	<input type="text" value="M"/>	<input type="text" value="Doe"/>	<input type="text" value="10/10/1977"/>	<input type="text" value="\$"/>
Covered Person 2:	<input type="text" value="Jane"/>	<input type="text" value="M"/>	<input type="text" value="Doe"/>	<input type="text" value="6/27/1981"/>	<input type="text" value="\$"/>

[Add another traveler](#)
[(Up to 8 additional Covered Persons)]

Total Trip Cost: \$

State of Residence:

HOME ADDRESS

Purchaser's Name:

Street Address 1:

Street Address 2:

City:

State:

Zip:

[POINTS USED FOR TRAVEL]

[Covered Person 1:]

Air Points Redeemed:	<input type="text" value="10,000"/>	Partner:	<input type="text" value="Delta"/>
Hotel Points Redeemed:	<input type="text" value="10,000"/>	Partner:	<input type="text" value="Hilton"/>
Car Rental Points Redeemed:	<input type="text" value="10,000"/>	Partner:	<input type="text" value="Hilton"/>
Add points redeemed for:	<input type="text" value="-- Select --"/>		

[Covered Person 2:]

Air Points Redeemed:	<input type="text" value="10,000"/>	Partner:	<input type="text" value="Delta"/>
Hotel Points Redeemed:	<input type="text" value="10,000"/>	Partner:	<input type="text" value="Hilton"/>
Car Rental Points Redeemed:	<input type="text" value="10,000"/>	Partner:	<input type="text" value="Hilton"/>
Add points redeemed for:	<input type="text" value="-- Select --"/>		

TRIP INFORMATION

All fields are required, unless otherwise noted.

Departure Date:	<input type="text" value="4/20/2010"/>	Return Date:	<input type="text" value="4/30/2010"/>
Destination County:	<input type="text" value="-- Select --"/>		
Date of First Trip Payment:	<input type="text" value="-- Select --"/>		

CANCEL

CONTINUE

[Return Home](#) [Print this page](#) [Email this page](#)

Payment

[Information](#) [Payment](#) [Confirmation](#) [Thank You](#)

► Your Coverage Selection: [Gold Coverage for 2 travelers — \$650]

CREDIT CARD INFORMATION

Card Type: Card Number: CID: ?Expiration Date: Name (as it appears on card): Billing Address: ☐ Same as home address.Phone Number: Extension: E-mail Address (optional): Street Address 1: Street Address 2: City: State: Zip:

E-COMMUNICATIONS DISCLOSURE

The [E-Communications Disclosure](#) permits us to provide certain disclosures online in lieu of paper. Please check the box below in order to complete your enrollment. This signifies that you consent to our disclosure.

☐ I have read and agree to the E-Communications Disclosure.

If you do not consent, you may only enroll by calling [1-800-332-4688].

Sign up for E-Communications

☐ Please check here if you would like to receive Plan information and notices by e-mail, as detailed in the E-Communications Disclosure.

E-mail Communications are optional. If you prefer to receive postal mailing, simply leave this box unchecked.

I DISAGREE / CANCEL

I AGREE / PURCHASE

[Return Home](#) [Print this page](#) [Email this page](#)

Confirmation

[Information](#) [Payment](#) [Confirmation](#) [Thank You](#)

► Your Coverage Selection: [Gold Coverage for 2 travelers — \$650]

CREDIT CARD INFORMATION

Card Type: **American Express**
Card Number: *****1234
Expiration Date: **01/14**
Name (as it appears on card): **John M Doe**
Street Address: **123 Main Street**
City: **New York**
State: **New York**
Zip: **10010**
Phone Number: **201-212-1212**
[Email Address: **John@JohnDoe.com**]

Mailing Street Address: **123 Main Street**
City: **New York**
State: **New York**
Zip: **10010**

AGREE TO TERMS & CONDITIONS

You hereby request enrollment of the traveling Covered Persons in the above plan(s) and acknowledge that the plan(s) are underwritten by AMEX Assurance Company. You agree to pay the Total Insurance Premium shown above even if you are not traveling on a Covered Trip. You certify that all information about you, the Covered Person(s) and your selection are true and complete. You agree that you have read, understand and agree to the below Terms and Conditions Summary.

By typing in the signature box below, you sign this electronic enrollment form and: (1) you acknowledge that you understand that the full terms, conditions and exclusions in the insurance policy will be sent to your Designated E-mail Address or to your postal address; and (2) you agree to review them and, if they are not acceptable to you, cancel your enrollment before the deadline.* You may cancel by calling [1-800-332-4899], or you may follow the termination instructions in the Plan documents. If you do not properly cancel, you agree to be bound by all terms, conditions and exclusions in this enrollment and the Plan documents.

*The deadline is the date which is 14 days after the initial purchase of this policy. Call us at [1-800-332-4899] if you have not received the policy and you need it before departure.

Plan(s) Selected: **[Comprehensive Gold Coverage]**

[Terms & Conditions Summary](#)

Enter your full name or other symbol to represent your signature in the box below.

X

By clicking the "I Agree / Purchase" button below, you confirm your signature and submit your enrollment for approval.
[Any person who knowingly and with intent to defraud any insurance company, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, may be guilty of insurance fraud.]

AETI-BIC-EF 6/10

[BACK](#) [I DISAGREE / CANCEL](#) [I AGREE / PURCHASE](#)



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AMERICAN EXPRESS TRAVEL INSURANCE

Underwritten by AMEX Assurance Company, an American Express Company



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Thank You

[Information](#) [Payment](#) [Confirmation](#) [Thank You](#)

Congratulations. You now have [American Express Travel Insurance] coverage for your trip. Confirmation and enrollment information will be sent to [123 Main Street, City, State].

Your identification number: **[1234567890]**

Coverage Details: Gold Coverage for 2 covered persons — \$650

Covered Persons

[John Doe]
[Jane Doe]

Emergency Medical and Dental Expenses

Medical — \$25,000
Dental — \$750

Emergency Medical Evacuation / Repatriation

Emergency Evacuation / Repatriation — \$500,000

Trip Cancellation/Interruption

Trip Cancellation — 100%
Trip Interruption — 150%

Baggage Loss

Maximum Limit — \$1,000

Baggage Delay

Hour Delay — 6+ hours
Maximum Limit — \$300

Travel Accident Protection

24 hour — \$100,000
Common Carrier — \$200,000

Trip Delay

Hour Delay — 6+ hours
Delay Limit — \$150
Maximum Limit — \$750



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Multiply Your Rewards



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**[American Express® Award Travel Insurance]
Trip Cancellation and Trip Interruption Coverage
Underwritten by AMEX Assurance Company, an American Express Company**

Would you like to protect the cost of your trip, including the American Express Membership Rewards® (“MR”) Points you are redeeming to purchase frequent flyer miles, hotel certificates or rental car vouchers?

[TRIP CANCELLATION/INTERRUPTION] \$[36.99] per Covered Person¹

☐ **ADD TO MY PURCHASE**

Covered benefits if your trip is cancelled or interrupted for a covered reason:

- If you lose the non-refundable but unused points, miles or other loyalty credits from participating air, hotel or car rental awards programs *purchased through this redemption of MR Points* (“Award Credits”), we will reimburse you with an equivalent amount of MR Points.
- We will reimburse Cash costs up to \$[5,000] for: (1) Charges for a new or changed airline ticket to return you to your point of origin or to rejoin your trip; and (2) non-refundable charges or taxes/surcharges relating to air hotel or rental car rental purchases made at least in part with Award Credits.

Step 1. Identify Covered Persons: You may cover other eligible persons who are traveling with you if all or some of their air travel, hotel stay or car rental purchases are covered by Award Credits you are receiving in this transaction in exchange for redeemed MR Points. List yourself as the first covered person unless you are not traveling on the trip. You may cover up to 10 persons, including yourself.

	First Name	Last Name
Covered Person 1		
Covered Person 2		
Covered Person 3		
Covered Person 4		

Who can be covered? This insurance only covers individuals whose air travel, hotel stay or car rental purchased is paid for in part with Award Credits you are receiving in this transaction in exchange for redeemed MR Points. A person is not eligible if his or her air travel, hotel stay or car rental expenses on a trip are paid for entirely with cash, through conversion of Membership Rewards points to statement credits on the person’s American Express card account (such as with the Pay with Points program) or with any frequent flyer points or award programs that do not qualify as Award Credits.

If anyone traveling on this trip is not eligible for this coverage, he or she may visit [www.americanexpresstravelinsurance.com] or call us at [1-800-332-4899] for information about obtaining other types of travel coverage offered by us.

[Traveling Companions. If anyone is traveling with you and enrolled separately in an [American Express Award Travel Insurance or American Express Travel Insurance] product, please call us at [1-800-332-4899] so that we may list them as your traveling companion. If you have a trip cancellation or trip interruption claim, this information will assist us in processing your claim appropriately.]

¹ Coverage is subject to the terms, conditions, limitations and exclusions of the Policy or Certificate under which we cover you and any other Covered Persons.

Trip Departure Date: _____

Trip Conclusion Date: _____

Step 2: Total Premium: \$[36.99] (Based on redemption of [85,000] Membership Rewards Points)

Step 3. Acknowledgement and Signature.

I (Enrollee) hereby request enrollment for myself and additional Covered Persons listed on this enrollment form in the selected plan underwritten by AMEX Assurance Company. I agree to pay the total insurance premium described above in exchange for this insurance coverage, which I understand will be charged to the same credit, debit or other card or account used to make this travel purchase. I have read, understand, and agree to the Terms and Conditions Summary provided with this enrollment form.

X_____

Date: _____

Signature of Enrollee

[Any person who knowingly and with intent to defraud any insurance company, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, may be guilty of insurance fraud.]

Information below will be filled out by agent who assisted you, if any:

Agent Name (First, Last)

State License Number

<i>SERFF Tracking Number:</i>	<i>MWSG-126773906</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AMEX Assurance Company</i>	<i>State Tracking Number:</i>	<i>46528</i>
<i>Company Tracking Number:</i>	<i>AEATI-CRT-AR 5/10</i>		
<i>TOI:</i>	<i>H19G Group Health - Travel</i>	<i>Sub-TOI:</i>	<i>H19G.000 Health - Travel</i>
<i>Product Name:</i>	<i>Award Travel</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: Flesch Score Certification (Group).pdf AR Certification of Compliance.pdf	Approved-Closed	08/31/2010
Satisfied - Item: Application Comments: The applications (enrollment forms) are attached to the Form Schedule for review and approval.	Approved-Closed	08/31/2010
Satisfied - Item: Authorization Letter Comments: Attachment: Authorization Letter.pdf	Approved-Closed	08/31/2010
Satisfied - Item: Actuarial Memorandum Comments: Attachment: Actuarial Memorandum.pdf	Approved-Closed	08/31/2010
Satisfied - Item: Explanatory Memorandum re Enrollment Forms	Approved-Closed	08/31/2010

SERFF Tracking Number: MWSG-126773906 State: Arkansas
Filing Company: AMEX Assurance Company State Tracking Number: 46528
Company Tracking Number: AEATI-CRT-AR 5/10
TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
Product Name: Award Travel
Project Name/Number: /

Comments:

Attachment:

Explanatory Memorandum.pdf

Item Status:

Status

Date:

Satisfied - Item: Blue Font Comparison to AETI
Product

Approved-Closed

08/31/2010

Comments:

Attachment:

AR Blue Line Comparison.pdf

Item Status:

Status

Date:

Satisfied - Item: Group Policy (for informational
purposes only)

Approved-Closed

08/31/2010

Comments:

Attachment:

Group Master Policy AX0126.pdf

Item Status:

Status

Date:

Satisfied - Item: Cover Letter dated 8-18-10

Approved-Closed

08/31/2010

Comments:

Attachment:

AR Cover Letter dated 8-18-10.pdf

READABILITY CERTIFICATION

<u>Form Number (may vary by state)</u>	<u>Form Name</u>	<u>Flesch Score</u>
AEATI-CRT 5/10	Certificate of Insurance	50.0
AEATI-SCHBF 5/10	Schedule of Benefits	50.0
MR PTH AT 5/10	Enrollment Form	50.0
AEATI-BIC-EF 7/10	Web Enrollment Form	51.8

As an officer of AMEX Assurance Company, I hereby certify that the above captioned forms achieve a Flesch score that meets or exceeds the requirements pursuant to your state insurance law.

With the exception of web enrollment form AEATI-BIC-EF 7/10, the other two incidental forms have been scored as part of the certificate with which they will be used, and defined terms and policy language required by law have been excepted.



Dave A. Parker
Manager of Corporate Compliance

August 13, 2010

CERTIFICATION

I, Dave A. Parker, Manager or Corporate Compliance of AMEX Assurance Company, do hereby certify that Form the forms identified below comply with:

- Arkansas Rule and Regulation 19;
- Arkansas Rule and Regulation 49; and
- Arkansas Code Annotated § 23-79-138 as provided for in Bulletin 15-2009.

AMEX ASSURANCE COMPANY



Dave A. Parker
Manager of Corporate Compliance

Date: August 18, 2010

Form Name(s)

Form Number(s)

Certificate of Insurance

AEATI-CRT-AR 5/10

Schedule of Benefits

AEATI-SCHBF 5/10

Enrollment Form

AEATI-BIC-EF 7/10

Enrollment Form

MR PTH AT 5/10



AMEX Assurance Company

MC: 180219
19640 N. 31st Ave
Phoenix, AZ 85027

INSURANCE COMMISSIONER

This letter, or a copy thereof, will authorize Mitchell, Williams, Selig, Gates & Woodyard, P.L.L.C. to represent AMEX Assurance Company in any matters related to the submission of policy forms and/or rates to your state.

Very truly yours,

A handwritten signature in black ink, appearing to read "Dave Parker", written over a horizontal line.

Officer Name Dave Parker

Officer Title Manager of Corporate Compliance

ACTUARIAL MEMORANDUM

AMEX ASSURANCE COMPANY

AMERICAN EXPRESS AWARD TRAVEL INSURANCE PROGRAM

AMEX Assurance Company ("AMEX") is introducing a new travel insurance product called American Express Award Travel Insurance ("Award Travel"). The American Express Travel Insurance product, which was recently filed under separate cover, provides coverage only for trips purchased with cash. Award Travel will provide coverage in cases where a Covered Person pays for some portion of his or her travel on a Scheduled Airline, hotel stays or car rental with Award Credits. Coverage does not apply if Scheduled Airline flights, hotel stays and rental car purchases all were paid entirely in cash or through direct redemption of Membership Rewards ("MR") Points to statement credits on the American Express Account, such as through the Pay with Points program. Coverage will be offered on a designated trip basis.

The following definitions appear in the accompanying Certificate of Insurance for the Award Travel product and are provided here to help clarify the benefits provided under this coverage:

- Membership Rewards Points or MR Points means points in the MR program which are earned by a Cardmember by spending on eligible American Express Cards, and which are redeemable for numerous types of products, including travel-related services, and also may be redeemed for MR Participant Awards.
- MR Participant means select business counterparties with which American Express has agreements regarding the redemption of MR points in exchange for MR Participant Awards.
- MR Participant Awards means points, miles, or other loyalty credits that are available from an MR Participant or vouchers or certificates available from the MR Participant.
- Award Credits means MR Participant Awards earned by an individual through redemption of MR Points in exchange for such MR Participant Awards and/or MR Participant Awards earned by the individual directly from the MR Participant or by other permissible means.

- Membership Rewards Program means the program available with most American Express Cards allowing Cardmembers enrolled in the Program to earn MR Points when making purchases with an eligible American Express Card.
- Pay with Points is a process that may be available to an individual who accrues MR Points and then uses the MR points to pay for travel by converting them to statement credits to off-set some or all of the expense of that travel reflected on the individual's American Express Card Account.

Our analysis of the indicated pricing for the proposed Award Travel product is shown in the attached Exhibits 1 through 4.

The pricing for trip cancellation/interruption coverage associated with Award Credits is derived in Exhibit 1. The pricing relating to portions of a trip paid for in cash, as well as to the exposure for emergency medical, dental, medical evacuation, accidental death and dismemberment, baggage loss and delay, trip delay and trip cancellation/interruption is detailed in Exhibit 2. Exhibit 3 provides pricing for trip cancellation/interruption coverage options for which the premiums are charged as a flat rate.

Development of Base Award Travel Pricing for Trip Cancellation/Interruption Coverage Associated with Award Credits

Development of Estimated Loss Costs

Trip Cancellation

Section 1 of Exhibit 1, Sheet 2 shows the development of the estimated base loss cost for trip cancellation exposure. The Award Travel product will provide coverage for rebanking fees owed by the insured to an airline carrier when a trip purchased using Award Credits is cancelled for a covered reason. The rebanking fees are charged by the airline carrier to return the traveler's Award Credits for later use.

The estimated claim frequency for trip cancellation is based on the analysis in the recently submitted rate filing for American Express Travel Insurance. Specifically, the calculations rely on the selected base trip cancellation/interruption claim frequency for American Express Travel Insurance multiplied by a factor of 0.90. The factor of 0.90 removes trip interruption exposure and is based on data in a National Union Fire Insurance Company rate filing. This competitor benchmark is used in the pricing analysis since American

Express is not able to identify how much of the historical trip cancellation/interruption claims experience for its own products relates to cancellation and how much relates to interruption. Relevant pages from the American Express Travel Insurance filing are attached as an appendix.

The estimated claim severity for trip cancellation coverage is based on research conducted by American Express which indicates that most airline carriers charge \$150 per ticket for rebooking. Since the pricing for this coverage will be based on a rate per 1,000 points, it is necessary to convert the \$150 cost to a per point basis. We have assumed an average of 32,500 MR points per air ticket, resulting in an estimated cost of \$0.005 per point as shown in Section B.(3) of the trip cancellation loss cost analysis. The 32,500 MR points per air ticket was selected based on a review of airline websites. In general, AMEX's review showed that points redemptions in the range of 25,000 points to 40,000 points were required for a round trip ticket, depending on the travel dates and destination. A point redemption value of 32,500 was common and was also near the middle of the point range. Therefore, an average point redemption of 32,500 points per air ticket was selected.

The estimated loss cost per 1,000 points for trip cancellation coverage is derived as the product of the estimated claim frequency (3.4%) and the estimated claim severity (\$0.005 per point) times 1,000, as shown in Section C.

Trip Interruption

Section 2 of Exhibit 1, Sheet 2 shows the development of the estimated base loss cost for trip interruption exposure. The Award Travel product will cover any Unused Scheduled Airline Award Credits, Unused Hotel Award Credits or Unused Car Rental Award Credits, as well as travel expenses (up to a maximum of \$5,000) required to return the insured to the point of trip departure.

As in the case of trip cancellation, the estimated claim frequency for trip interruption is based on the pricing analysis for American Express Travel Insurance. Specifically, the calculations rely on the selected base trip cancellation/interruption claim frequency for American Express Travel Insurance multiplied by a factor of 0.10.

The calculation of the estimated claim severity for unused Award Credits that are forfeited is based on compensation of insured travelers in the form of refunded points equal to the number of unused, forfeited points.

For the purposes of this calculation, we have assumed a cost of \$0.010 per point. Our calculations assume that all airline, hotel and car rental points will have been considered used (from the standpoint of the airline, hotel or car rental agency) at the time of check-in. With respect to airline points, the basis for determining the number of forfeited points will be the relationship between the actual number of miles traveled and the number of miles associated with the traveler's original itinerary. For example, assuming a Covered Trip totaling 5,000 miles for which 50,000 Award Credits were redeemed and further assuming that round trip travel between the point of origin and first destination totals 2,000 miles, the traveler will be reimbursed in the amount of MR points that are equal in value to 30,000 Award Credits. Please see the table below for calculations:

AMERICAN EXPRESS AWARD TRAVEL

Point Redemption Related to Scheduled Airline in Case of Trip Interruption

Example

Total Miles	5,000
Total Award Credits	50,000
Round Trip Miles Traveled Before Interruption	2,000
Unused Miles	$3,000 = 5,000 \text{ Total Miles} - 2,000 \text{ Round Trip Miles Traveled Before Interruption}$
Percentage of Unused Miles	$60\% = 3,000 \text{ Unused Miles} / 5,000 \text{ Total Miles}$
Award Credits Reimbursed	$30,000 = 60\% \text{ Percentage of Unused Miles} \times 50,000 \text{ Total Award Credits}$

Hotel and car rental points will be considered used in proportion to the original number of days booked. For example, if a traveler books a rental car for 5 days and a hotel for 5 nights, but only uses 3 days prior to a trip interruption, the traveler will be compensated for hotel and car rental points associated with the final 2 days of the trip.

Since there is no historical data available to determine an average number of forfeited points, our calculations assume that, on average, a trip interruption will cause one-half of the total points to be forfeited prior to use. Based on that assumption, the estimated claim severity per point per claim is \$0.005 (= \$0.010 x 0.50).

The calculation of the estimated claim severity associated with airfare required to return the insured to the point of departure assumes an average airfare cost of \$650, as provided by American Express. As in the case of trip cancellation coverage, since the pricing for Award Travel coverage will be based on a rate per 1,000 points, it is necessary to convert this cost to a per point basis. We have again assumed an average of 32,500 points per air ticket, resulting in an estimated cost of \$0.020 per point. We have assumed a limit of coverage of \$5,000 on the trip interruption benefit priced in this section.

Finally, separate estimated loss costs per 1,000 points for trip interruption coverage associated with airline and hotel/rental car exposure are derived as the product of the estimated claim frequency (0.4%) and the estimated claim severity (\$0.025 per point for airline exposure and \$0.005 per point for hotel/car rental exposure) times 1,000.

Development of Rates Per 1,000 Points

Base rates for airline and hotel/rental car exposure are determined on Exhibit 1, Sheet 1 as the sum of the loss costs for trip cancellation and trip interruption increased by the variable expenses in the rate analysis for American Express Travel Insurance. The expense provisions are detailed in Exhibit 4 and are discussed in the section of the narrative below entitled "Development of Expense Provisions." The resulting base rates are \$0.71 per 1,000 points for airline exposure and \$0.05 per 1,000 points for hotel/rental car exposure.

These base rates are then adjusted by age relativities as shown in Section 2 of Exhibit 1, Sheet 1. The age relativities are the same as those used in the American Express Travel Insurance rate filing. Again, relevant pages from that filing are attached as an appendix.

Base Award Travel Pricing for Other Exposures

The pricing relating to portions of a trip paid for in cash, as well as to the exposure for emergency medical, dental, medical evacuation, accidental death and dismemberment, baggage loss and delay, and trip delay coverage is detailed in Exhibit 2.

The pricing is based directly on the selected pricing for AMEX Assurance Company's recently filed American Express Travel Insurance product. Several bundled and stand-alone coverage options are offered through the American Express Travel Insurance product. In the case of Award Travel, coverage will be available for four bundles corresponding to the following four American Express Travel Insurance bundles: Silver, Gold Classic, Platinum Classic and Diamond. Coverage will also be available for two stand-alone trip cancellation/interruption coverage options: trip cancellation/interruption with coverage up to 100% of cash outlay; and trip cancellation/interruption with coverage up to 100% of cash outlay for trip cancellation and 150% of cash outlay for trip interruption.

In the case of American Express Travel Insurance, coverage is only available for trips purchased with cash. However, in the case of Award Travel Insurance, it is possible that the insured will use only Award Credits for a trip. In order to allow those insureds to purchase coverage for components in addition to trip cancellation/interruption (emergency medical, dental, medical evacuation, accidental death and dismemberment, baggage loss and delay, trip delay and trip interruption) it was necessary to add an additional row to the pricing tables for the four bundles. That row (\$0 Covered Trip Cost Per Covered Person) provides pricing for a trip involving no cash outlay, and therefore assumes no additional coverage for trip cancellation/interruption beyond the coverage associated with Award Credits described above. The \$0 row also incorporates the fixed expenses associated with the policy. The \$0 Covered Trip Cost Per Covered Person row was also added to the pricing tables for the stand-alone trip cancellation/interruption coverage in order to account for fixed expenses.

The loss costs for trip cancellation/interruption coverage are developed in (9) and (10) of Exhibit 2, Sheets 1 through 6. The loss costs in (9) are associated with the trip interruption for the portion of the trip purchased with points, with a base limit of \$5,000. Exhibit 2, Sheet 7 shows the development of the loss cost for trip interruption coverage for limits of coverage above \$5,000, as included in the Gold Classic, Platinum Classic and Diamond bundles. We have assumed that the trip interruption portion of the loss cost is approximately 10% of the trip cancellation/interruption loss cost. The loss costs are also adjusted by the

adjustment factors associated with each bundle, as developed in the American Express Travel Insurance filing. Relevant pages from the American Express Travel Insurance filing are attached as an appendix.

The trip cancellation/interruption loss costs developed in (10) of Exhibit 2, Sheets 1 through 6 are associated with the portion of the trip purchased with cash. The loss costs are based on the loss costs for trip cancellation/interruption coverage developed in the American Express Travel Insurance filing. When a portion of a trip is paid for in cash and the trip is cancelled or interrupted, the benefit will pay for non-refundable expenses to the traveler, up the amount of cash paid for the trip. For the bundles or stand-alone option with coverage of 150% for trip interruption, the benefit limit increases to 150% of the amount of the trip paid for in cash.

The indicated premium by age and trip cost is calculated as the sum of the loss costs for all applicable coverages plus the fixed expense and reinsurance cost, divided by $(1 - \text{variable expenses})$.

Development of Award Travel Pricing for Flat Rate Options

Exhibits 1 and 2 develop the pricing for the base Award Travel product. AMEX would also like to offer a trip cancellation/interruption option with a simplified pricing structure. The flat rate options developed in Exhibit 3 provides coverage for trip cancellation/interruption when the trip is purchased with Award Credits. These options only provide coverage for the Award Credits associated with a trip. The premiums for the flat rate options will be determined based on the total number of points redeemed for airline, hotel and car rental combined. There are seven price points within the pricing grid.

In Section A of Exhibit 3, we develop the weighted average loss cost per 1,000 points. The age relativities from Exhibit 1, Sheet 1 are applied to the base loss cost developed in Exhibit 1, Sheet 2 to determine the loss costs per 1,000 points shown in the table. Using an age distribution of MR program participants, we developed the average loss cost per 1,000 points.

In Section B of Exhibit 3, the loss costs per trip are developed for each point range as the product of the average loss cost per 1,000 points developed in Section A and the assumed average number of points in the range, separately for airline and hotel/car rental. The weighted average loss cost is calculated using a distribution of airline/hotel/car rental MR points redeemed during 2009.

Finally, the indicated premiums per trip are determined in Section C of Exhibit 3 based on the loss costs in Section B and loading for the fixed and variable expenses.

Development of Expense Provisions

The expense provisions are shown in Exhibit 4, and are based on the expense assumptions used in the American Express Travel Insurance rate filing.

Fixed expenses consist of general expenses (consisting of 25% of claim settlement and customer service costs) and allocated corporate overhead. Based on actual experience for AMEX Assurance Company's GTS product from 2004 through 2008, along with forecasted expenses for 2009, we have selected fixed expenses of \$2.85 per traveler for the Award Travel product.

Variable expenses include costs associated with commissions to marketing partners and other acquisition costs, service fees (consisting of 75% of claim settlement and customer service costs), premium taxes and underwriting profit. The commission rate of 35% for the Base Award Travel product was selected based on a review of commission rates used by competitors. A commission of 0% was selected for the flat rate Award Travel products.

Other acquisition expenses reflect the marketing costs associated with each product. AMEX expects the marketing expenses to be similar to the 2004 through 2006 levels for the GTS product.

Service fees reflect the policy issuance, customer service and claims handling costs associated with the third party administrator used by AMEX. Exhibit 4, Sheet 2 shows the expenses charged by the third party administrator, The Warranty Group, for February through April of 2009.

Based on the limited investment potential associated with policyholder-supplied funds, we have judgmentally selected an underwriting profit provision of 5%.

Qualifications

I, Klayton N. Southwood, am a member of the American Academy of Actuaries and meet its qualification standards to render the actuarial opinion contained herein.



Klayton N. Southwood, FCAS, MAAA

Senior Consultant

May 10, 2010

May 10, 2010

AMEX Assurance Company

Award Travel Insurance

Index of Exhibits

Award Travel Pricing Associated with Award Credits	
Development of Indicated Rates	Exhibit 1 Sheet 1
Development of Estimated Loss Cost	Exhibit 1 Sheet 2
Award Travel Pricing for Other Exposures	
Silver Bundle	Exhibit 2 Sheet 1
Gold Classic Bundle	Exhibit 2 Sheet 2
Platinum Classic Bundle	Exhibit 2 Sheet 3
Diamond Bundle	Exhibit 2 Sheet 4
Trip Cancellation and Interruption Plan (100% Trip Cancellation/100% Interruption)	Exhibit 2 Sheet 5
Trip Cancellation and Interruption Plan (100% Trip Cancellation/150% Interruption)	Exhibit 2 Sheet 6
Derivation of Trip Interruption Loss Costs for Bundles	Exhibit 2 Sheet 7
Award Travel Pricing for Flat Rate Options	
Award Travel Pricing for Flat Rate Options	Exhibit 3
Analysis of Underwriting Expenses	
Analysis of Underwriting Expenses	Exhibit 4 Sheet 1
Analysis of Underwriting Expenses - Service Fees	Exhibit 4 Sheet 2
Relevant pages from American Express Travel Insurance filing	Appendix

1. Estimated Base Rate Per 1,000 Points

A. Airline Points	\$0.71
B. Hotel/Rental Car Points	\$0.05

2. Age Relativities

<u>Age</u>	
0-40	0.743
41-65	1.000
66-70	1.703
71-80	2.087
81+	2.798

3. Indicated Rates per 1,000 Points

<u>Age</u>	<u>Airline Points</u>	<u>Hotel/Rental Car Points</u>
0-40	\$0.52	\$0.04
41-65	0.71	0.05
66-70	1.20	0.09
71-80	1.47	0.11
81+	1.97	0.15

4. Selected Rates per 1,000 Points

<u>Age</u>	<u>Airline Points</u>	<u>Hotel/Rental Car Points</u>
0-40	\$0.52	\$0.04
41-65	0.71	0.05
66-70	1.20	0.09
71-80	1.47	0.11
81+	1.97	0.15

Notes:

- 1.A. (1.C. from Exhibit 1, Sheet 2 + 2.D.1 from Exhibit 1, Sheet 2) / (1 - Variable Expenses).
Variable expenses are from Exhibit 4, Sheet 1.
- 1.B. 2.D.2 from Exhibit 1, Sheet 2 / (1 - Variable Expenses).
2. From Exhibit 2, Sheet 6 of American Express Travel Insurance rate filing.
3. 1. x 2.
4. Selected based on 3.

1. Trip Cancellation Coverage

A. Estimated Trip Cancellation Claim Frequency	3.4%
B. Estimated Claim Severity for Rebanking Fees	
(1) Estimated Airline Redemption and Redeposit Fees	\$150
(2) Estimated Airline Points Redeemed Per Trip	32,500
(3) Estimated Cost Per Point Per Incident	\$0.005
C. Estimated Trip Cancellation Loss Cost Per 1,000 Points	\$0.17

2. Trip Interruption Coverage

A. Estimated Trip Interruption Claim Frequency	0.4%
B. Estimated Claim Severity for Forfeited Points	
(1) Estimated Cost Per Point	\$0.010
(2) Estimated Percentage of Points Forfeited Per Incident	50%
(3) Estimated Claim Severity Per Point	\$0.005
C. Estimated Severity for Airfare	
(1) Estimated Average Airfare	\$650
(2) Estimated Airline Points Redeemed Per Trip	32,500
(3) Estimated Cost Per Point	\$0.020
D. Estimated Trip Interruption Loss Cost Per 1,000 Points	
(1) Airline Points	\$0.10
(2) Hotel/Rental Car Points	\$0.02

Notes:

- 1.A. [Exhibit 2, Sheet 5, (4a) of American Express Travel Insurance rate filing] x [Exhibit 2, Sheet 7, (1a) x (1b) x (1c) x (2a) x (2b) of American Express Travel Insurance rate filing] x 0.90. Assumes 90% of claims are for trip cancellation.
- 1.B.(1) Provided by American Express. See narrative for discussion.
- 1.B.(2) Provided by American Express. See narrative for discussion.
- 1.B.(3) 1.B.(1) / 1.B.(2).
- 1.C. 1.A. x 1.B.(3) x 1,000.
- 2.A. [Exhibit 2, Sheet 5, (4a) of American Express Travel Insurance rate filing] x [Exhibit 2, Sheet 7, (1a) x (1b) x (1c) x (2a) x (2b) of American Express Travel Insurance rate filing] x 0.10. Assumes 10% of claims are for trip interruption.
- 2.B.(1) Provided by American Express.
- 2.B.(2) Assumes that on average, half of points are forfeited.
- 2.B.(3) 2.B.(1) x 2.B.(2).
- 2.C.(1) Provided by American Express. See narrative for discussion.
- 2.C.(2) Provided by American Express. See narrative for discussion.
- 2.C.(3) 2.C.(1) / 2.C.(2).
- 2.D.(1) 2.A. x (2.B.(3) + 2.C.(3)) x 1,000.
- 2.D.(2) 2.A. x 2.B.(3) x 1,000.

Silver Bundle

Coverage		Limits	Loss Cost												
			<65	66-70	71-80	81+									
(1)	Emergency Medical Evacuation	\$100,000	\$1.72	\$4.02	\$9.62	\$14.45	(11)	Fixed Expenses	\$2.85						
(2)	Medical	\$25,000	6.52	10.42	19.42	25.36	(12)	Variable Expenses	61.7%						
(3)	Dental (included in Medical)	\$750	0.14	0.22	0.42	0.54									
(4)	AD&D 24 Hour Benefit	\$50,000	0.58	0.58	0.58	0.58									
(5)	AD&D Common Carrier Benefit	\$100,000	0.08	0.08	0.08	0.08									
(6)	Baggage Loss	\$500	2.10	2.10	2.10	2.10									
(7)	Baggage Delay	6+ hours; \$300 max	3.00	3.00	3.00	3.00	(13)	Reinsurance Costs	\$0.00	\$0.00	\$0.00				
(8)	Trip Delay	6+ hours; \$150/day; \$500 max	1.01	1.01	1.01	1.01									
(9)	Trip Interruption	100% up to \$5,000	0.00	0.00	0.00	0.00									
(10)	Trip Cancellation	100%	Trip Interruption		100%	(14)					(15)				
Covered Trip		Trip Cancellation/Interruption Loss Cost				Indicated Per Trip Premium					Selected Premium				
Cost Per			Age			Age					Age				
Covered Person			66-70	71-80	81+	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+
\$0	\$0	\$0	\$0	\$0	\$0	\$47	\$47	\$63	\$102	\$131	\$44	\$44	\$61	\$99	\$128
\$1-\$500	7	9	16	19	26	65	71	104	152	198	54	63	71	127	197
\$501-\$1,000	13	17	29	35	48	80	91	139	195	255	67	81	95	163	253
\$1,001-\$1,500	20	26	45	55	74	98	116	181	246	324	82	103	123	206	322
\$1,501-\$2,000	28	37	63	77	104	119	144	229	305	402	99	127	156	254	400
\$2,001-\$2,500	32	43	73	89	119	130	158	253	334	442	108	140	172	279	439
\$2,501-\$3,000	43	58	99	121	162	160	199	322	419	555	133	176	219	349	551
\$3,001-\$3,500	52	70	119	146	196	183	230	376	485	643	153	204	255	404	639
\$3,501-\$4,000	59	80	136	167	224	202	256	420	539	716	169	227	285	449	711
\$4,001-\$4,500	71	96	163	199	267	233	297	489	623	830	194	263	332	520	824
\$4,501-\$5,000	75	101	173	212	284	244	312	515	655	872	203	276	350	547	867
\$5,001-\$5,500	92	124	211	259	347	288	372	616	779	1,039	240	329	419	650	1,032
\$5,501-\$6,000	93	125	213	261	350	290	374	621	785	1,046	242	331	422	655	1,039
\$6,001-\$6,500	107	144	246	301	403	327	424	706	889	1,185	272	375	480	742	1,177
\$6,501-\$7,000	109	147	250	306	411	332	431	717	903	1,204	276	381	487	753	1,196
\$7,001-\$8,000	133	179	305	373	500	394	514	860	1,077	1,438	328	455	584	899	1,429
\$8,001-\$9,000	169	228	388	476	638	490	643	1,079	1,346	1,798	408	569	733	1,123	1,786
\$9,001-\$10,000	175	236	402	493	661	506	665	1,115	1,391	1,858	421	588	758	1,160	1,846
\$10,001-\$11,000	177	238	405	496	665	509	669	1,122	1,399	1,869	424	591	763	1,167	1,857
\$11,001-\$12,000	192	259	441	540	725	550	724	1,217	1,515	2,025	458	640	827	1,264	2,012
\$12,001-\$13,000	208	280	478	585	784	591	780	1,312	1,631	2,181	492	690	892	1,361	2,166
\$13,001-\$14,000	224	302	514	629	844	633	835	1,407	1,747	2,336	527	739	956	1,458	2,321
\$14,001-\$15,000	246	331	563	690	925	689	912	1,536	1,906	2,549	574	806	1,044	1,591	2,532
\$15,001-\$16,000	256	345	588	720	966	717	949	1,601	1,985	2,655	597	839	1,088	1,656	2,637
\$16,001-\$17,000	289	389	663	812	1,089	803	1,065	1,797	2,226	2,978	669	942	1,222	1,857	2,958
\$17,001-\$18,000	289	390	664	813	1,090	804	1,066	1,799	2,228	2,981	669	942	1,223	1,859	2,961
\$18,001-\$19,000	306	412	702	860	1,152	847	1,124	1,898	2,349	3,143	705	994	1,290	1,960	3,122
\$19,001-\$20,000	322	434	740	906	1,215	890	1,182	1,997	2,471	3,306	741	1,045	1,358	2,062	3,284
\$20,001-\$22,000	349	471	802	982	1,316	961	1,277	2,159	2,669	3,572	800	1,129	1,468	2,227	3,548
\$22,001-\$24,000	385	518	882	1,081	1,449	1,052	1,401	2,370	2,927	3,918	876	1,239	1,611	2,442	3,892
\$24,001-\$26,000	410	552	940	1,151	1,544	1,118	1,489	2,520	3,112	4,166	931	1,317	1,713	2,597	4,138
\$26,001-\$28,000	447	602	1,025	1,255	1,683	1,215	1,620	2,743	3,384	4,531	1,012	1,432	1,864	2,824	4,500
\$28,001-\$30,000	482	649	1,106	1,354	1,816	1,307	1,744	2,954	3,643	4,878	1,089	1,542	2,008	3,040	4,845
\$30,001-\$32,000	515	694	1,182	1,447	1,941	1,394	1,860	3,152	3,886	5,204	1,161	1,645	2,143	3,243	5,169
\$32,001-\$34,000	542	731	1,244	1,524	2,044	1,465	1,957	3,317	4,087	5,474	1,220	1,730	2,255	3,411	5,437
\$34,001-\$36,000	573	772	1,316	1,611	2,161	1,546	2,066	3,503	4,315	5,779	1,288	1,827	2,381	3,601	5,740
\$36,001-\$38,000	615	828	1,411	1,728	2,316	1,654	2,212	3,751	4,619	6,186	1,378	1,956	2,550	3,854	6,145
\$38,001-\$40,000	650	875	1,491	1,826	2,448	1,746	2,335	3,961	4,876	6,531	1,454	2,065	2,692	4,069	6,487
\$40,001-\$42,000	679	914	1,557	1,907	2,556	1,821	2,436	4,133	5,086	6,813	1,516	2,154	2,809	4,244	6,768
\$42,001-\$44,000	712	959	1,634	2,002	2,684	1,909	2,555	4,336	5,335	7,147	1,590	2,259	2,947	4,452	7,099
\$44,001-\$46,000	738	994	1,692	2,073	2,780	1,976	2,644	4,488	5,522	7,397	1,645	2,338	3,051	4,608	7,347
\$46,001-\$48,000	774	1,043	1,777	2,176	2,918	2,072	2,773	4,708	5,791	7,758	1,725	2,452	3,200	4,832	7,706
\$48,001-\$50,000	818	1,102	1,877	2,299	3,082	2,186	2,927	4,969	6,111	8,188	1,820	2,588	3,378	5,100	8,133

Notes:

- (1) - (8), (10) - (13) Based on Exhibit 1, Sheet 7a of rate filing for American Express Travel Insurance. See appendix for relevant pages from rate filing for American Express Travel Insurance.
 (9) From Exhibit 2, Sheet 7, (6).
 (14) = [Sum of (1) through (11) and (13)] / [1 - (12)].
 (15) Selected based on (14).

Gold Classic Bundle

Coverage		Limits	Loss Cost															
			<65	66-70	71-80	81+												
(1)	Emergency Medical Evacuation	\$100,000	\$1.72	\$4.02	\$9.62	\$14.45	(11)	Fixed Expenses	\$2.85									
(2)	Medical	\$25,000	6.52	10.42	19.42	25.36	(12)	Variable Expenses	61.7%									
(3)	Dental (included in Medical)	\$750	0.14	0.22	0.42	0.54												
(4)	AD&D 24 Hour Benefit	\$100,000	1.15	1.15	1.15	1.15						Reinsurance Costs						
(5)	AD&D Common Carrier Benefit	\$200,000	0.15	0.15	0.15	0.15						<70	71-80	81+				
(6)	Baggage Loss	\$1,000	6.09	6.09	6.09	6.09												
(7)	Baggage Delay	6+ hours; \$300 max	2.31	2.31	2.31	2.31	(13)	Reinsurance Costs	\$0.00	\$0.00	\$0.00							
(8)	Trip Delay	6+ hours; \$150/day; \$750 max	1.14	1.14	1.14	1.14												
(9)	Trip Interruption	100% up to \$10,000	0.82	0.82	0.82	0.82												
(10)	Trip Cancellation	100%	Trip Interruption		150%	(14)					(15)							
Covered Trip		Trip Cancellation/Interruption Loss Cost	Indicated Per Trip Premium					Selected Premium										
Cost Per		Age	Age					Age										
Covered Person	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+			
\$0	\$0	\$0	\$0	\$0	\$0	\$60	\$60	\$76	\$115	\$143	\$52	\$52	\$68	\$107	\$135			
\$1-\$500	7	9	16	20	26	78	84	118	166	212	63	79	96	161	202			
\$501-\$1,000	13	17	30	36	49	94	105	154	210	270	75	99	126	203	258			
\$1,001-\$1,500	20	27	46	56	76	112	131	197	262	341	91	123	161	255	326			
\$1,501-\$2,000	28	38	65	79	106	134	159	245	322	421	108	150	201	313	403			
\$2,001-\$2,500	32	44	74	91	122	144	174	270	352	462	117	164	222	343	442			
\$2,501-\$3,000	44	59	101	124	166	175	215	340	438	577	142	203	280	427	553			
\$3,001-\$3,500	53	72	122	150	201	199	247	395	506	668	162	234	326	493	640			
\$3,501-\$4,000	61	82	139	171	229	219	274	440	561	742	178	260	363	548	711			
\$4,001-\$4,500	73	98	166	204	273	249	315	511	648	858	204	299	422	632	823			
\$4,501-\$5,000	77	104	177	216	290	261	331	538	680	902	213	314	444	664	865			
\$5,001-\$5,500	94	127	216	265	355	306	392	641	807	1,071	250	373	530	789	1,029			
\$5,501-\$6,000	95	128	218	267	358	308	394	646	813	1,079	252	375	534	794	1,036			
\$6,001-\$6,500	109	147	251	308	412	346	445	733	919	1,221	283	424	605	898	1,173			
\$6,501-\$7,000	111	150	256	313	420	351	452	744	933	1,241	287	430	615	912	1,191			
\$7,001-\$8,000	136	183	311	381	511	415	538	890	1,112	1,480	339	512	736	1,087	1,421			
\$8,001-\$9,000	173	233	397	486	652	512	669	1,114	1,386	1,848	420	638	921	1,356	1,775			
\$9,001-\$10,000	179	241	411	504	675	529	691	1,151	1,432	1,909	433	659	952	1,401	1,834			
\$10,001-\$11,000	180	243	414	507	680	532	695	1,158	1,440	1,921	436	663	958	1,409	1,845			
\$11,001-\$12,000	197	265	451	552	741	574	752	1,255	1,559	2,080	470	717	1,039	1,525	1,998			
\$12,001-\$13,000	213	287	488	598	802	616	809	1,352	1,678	2,239	505	772	1,119	1,641	2,152			
\$13,001-\$14,000	229	308	525	643	862	658	866	1,449	1,796	2,398	540	826	1,199	1,758	2,305			
\$14,001-\$15,000	251	338	576	705	946	716	944	1,582	1,959	2,616	588	901	1,309	1,917	2,514			
\$15,001-\$16,000	262	353	601	736	987	745	982	1,647	2,039	2,724	611	937	1,363	1,996	2,618			
\$16,001-\$17,000	295	398	678	830	1,113	832	1,100	1,848	2,285	3,054	683	1,050	1,530	2,237	2,935			
\$17,001-\$18,000	296	398	678	831	1,114	833	1,101	1,850	2,288	3,056	684	1,051	1,531	2,239	2,938			
\$18,001-\$19,000	313	421	717	879	1,178	877	1,161	1,951	2,412	3,223	720	1,108	1,615	2,360	3,098			
\$19,001-\$20,000	330	444	756	926	1,242	921	1,220	2,053	2,536	3,389	757	1,165	1,699	2,482	3,258			
\$20,001-\$22,000	357	481	819	1,004	1,346	994	1,317	2,218	2,738	3,661	816	1,258	1,836	2,681	3,520			
\$22,001-\$24,000	393	529	902	1,104	1,481	1,087	1,444	2,433	3,002	4,015	893	1,379	2,015	2,939	3,860			
\$24,001-\$26,000	419	564	961	1,177	1,578	1,155	1,534	2,588	3,191	4,268	948	1,465	2,143	3,124	4,103			
\$26,001-\$28,000	457	615	1,048	1,283	1,720	1,254	1,667	2,815	3,469	4,641	1,030	1,593	2,331	3,396	4,462			
\$28,001-\$30,000	493	663	1,130	1,384	1,856	1,348	1,794	3,031	3,734	4,996	1,108	1,714	2,510	3,656	4,804			
\$30,001-\$32,000	526	709	1,208	1,479	1,983	1,436	1,913	3,234	3,982	5,329	1,180	1,828	2,678	3,899	5,124			
\$32,001-\$34,000	554	747	1,272	1,558	2,089	1,509	2,012	3,402	4,188	5,605	1,240	1,923	2,817	4,101	5,389			
\$34,001-\$36,000	586	789	1,345	1,647	2,208	1,592	2,123	3,592	4,421	5,917	1,309	2,029	2,975	4,329	5,689			
\$36,001-\$38,000	628	846	1,442	1,766	2,368	1,703	2,272	3,845	4,731	6,333	1,400	2,172	3,185	4,633	6,090			
\$38,001-\$40,000	664	894	1,524	1,866	2,502	1,796	2,398	4,060	4,994	6,685	1,477	2,292	3,362	4,890	6,429			
\$40,001-\$42,000	694	934	1,591	1,949	2,613	1,873	2,501	4,235	5,209	6,974	1,540	2,391	3,508	5,101	6,706			
\$42,001-\$44,000	728	981	1,670	2,046	2,743	1,963	2,623	4,443	5,464	7,315	1,614	2,507	3,680	5,350	7,034			
\$44,001-\$46,000	754	1,016	1,730	2,119	2,841	2,031	2,715	4,599	5,654	7,570	1,670	2,595	3,809	5,537	7,280			
\$46,001-\$48,000	792	1,066	1,816	2,224	2,982	2,129	2,846	4,823	5,929	7,939	1,751	2,721	3,995	5,806	7,635			
\$48,001-\$50,000	836	1,126	1,918	2,349	3,150	2,246	3,004	5,091	6,257	8,379	1,847	2,871	4,217	6,127	8,058			

Notes:

- (1) - (8), (10) - (13) Based on Exhibit 1, Sheet 8b of rate filing for American Express Travel Insurance. See appendix for relevant pages from rate filing for American Express Travel Insurance.
 (9) From Exhibit 2, Sheet 7, (6).
 (14) = [Sum of (1) through (11) and (13)] / [(1) - (12)].
 (15) Selected based on (14).

Exhibit 2
Sheet 3

Coverage		Limits	Loss Cost												
			<65	66-70	71-80	81+									
(1)	Emergency Medical Evacuation	\$100,000	\$1.72	\$4.02	\$9.62	\$14.45	(11)	Fixed Expenses	\$2.85						
(2)	Medical	\$100,000	7.89	12.60	23.48	30.67	(12)	Variable Expenses	61.7%						
(3)	Dental (included in Medical)	\$750	0.14	0.22	0.42	0.54									
(4)	AD&D 24 Hour Benefit	\$200,000	2.31	2.31	2.31	2.31									
(5)	AD&D Common Carrier Benefit	\$200,000	0.15	0.15	0.15	0.15									
(6)	Baggage Loss	\$2,500	14.68	14.68	14.68	14.68									
(7)	Baggage Delay	3+ hours; \$500 max	3.13	3.13	3.13	3.13	(13)	Reinsurance Costs	\$0.00	\$0.00	\$0.00				
(8)	Trip Delay	6+ hours; \$300/day; \$1,000 max	1.83	1.83	1.83	1.83									
(9)	Trip Interruption	100% up to \$15,000	1.01	1.01	1.01	1.01									
(10)	Trip Cancellation	100%					(14)								
Covered Trip	Trip Interruption	150%													
Cost Per	Trip Cancellation/Interruption Loss Cost														
Covered Person		Age													
	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+
\$0	\$0	\$0	\$0	\$0	\$0	\$93	\$93	\$112	\$156	\$187	\$74	\$74	\$93	\$136	\$168
\$1-\$500	7	9	16	20	26	112	118	154	207	256	109	116	135	204	253
\$501-\$1,000	13	17	30	36	49	127	139	189	250	314	124	136	166	247	312
\$1,001-\$1,500	20	27	46	56	76	146	164	232	303	385	143	162	205	300	383
\$1,501-\$2,000	28	38	65	79	106	167	193	281	363	465	164	190	248	360	462
\$2,001-\$2,500	32	44	74	91	122	178	207	306	393	505	175	205	270	390	503
\$2,501-\$3,000	44	59	101	124	166	208	248	376	479	621	206	246	333	476	619
\$3,001-\$3,500	53	72	122	150	201	232	281	431	546	711	230	279	382	544	709
\$3,501-\$4,000	61	82	139	171	229	252	307	476	602	785	249	305	422	599	783
\$4,001-\$4,500	73	98	166	204	273	283	349	547	688	902	280	347	485	685	899
\$4,501-\$5,000	77	104	177	216	290	295	364	574	721	945	292	363	509	718	943
\$5,001-\$5,500	94	127	216	265	355	340	425	677	848	1,115	337	424	601	845	1,113
\$5,501-\$6,000	95	128	218	267	358	342	428	682	854	1,123	339	426	605	850	1,121
\$6,001-\$6,500	109	147	251	308	412	379	479	768	960	1,265	376	477	682	956	1,263
\$6,501-\$7,000	111	150	256	313	420	385	486	780	974	1,284	382	484	693	971	1,282
\$7,001-\$8,000	136	183	311	381	511	448	571	926	1,152	1,524	445	570	822	1,149	1,522
\$8,001-\$9,000	173	233	397	486	652	561	703	1,150	1,427	1,891	543	702	1,022	1,423	1,889
\$9,001-\$10,000	179	241	411	504	675	562	725	1,187	1,472	1,953	559	724	1,055	1,469	1,951
\$10,001-\$11,000	180	243	414	507	680	565	729	1,194	1,481	1,964	562	728	1,062	1,478	1,962
\$11,001-\$12,000															

Award Travel Exhibits 05-10-2010
Exhibit 2.3
5/10/2010 3:44 PM

Exhibit 2
Sheet 4

Coverage						Limits					Loss Cost							
						<65	66-70	71-80	81+									
(1)	Emergency Medical Evacuation	\$1,000,000				\$1.76	\$4.12	\$9.86	\$14.81	(11)	Fixed Expenses	\$2.85						
(2)	Medical	\$100,000				7.89	12.60	23.48	30.67	(12)	Variable Expenses	61.7%						
(3)	Dental (included in Medical)	\$750				0.14	0.22	0.42	0.54									
(4)	AD&D 24 Hour Benefit	\$500,000				5.78	5.78	5.78	5.78									
(5)	AD&D Common Carrier Benefit	\$500,000				0.39	0.39	0.39	0.39									
(6)	Baggage Loss	\$3,000				16.05	16.05	16.05	16.05									
(7)	Baggage Delay	3+ hours; \$750 max				4.03	4.03	4.03	4.03	(13)	Reinsurance Costs							
(8)	Trip Delay	6+ hours; \$500/day; \$1,500 max				3.16	3.16	3.16	3.16									
(9)	Trip Interruption	100% up to \$20,000				1.16	1.16	1.16	1.16									
(10)	Trip Cancellation	100%	Trip Interruption 150%			(14)									(15)			
Covered Trip	Trip Cancellation/Interruption Loss Cost					Indicated Per Trip Premium					Selected Premium							
Cost Per	Age					Age					Age							
Covered Person	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+			
\$0	\$0	\$0	\$0	\$0	\$0	\$133	\$133	\$151	\$195	\$227	\$112	\$112	\$130	\$174	\$206			
\$1-\$500	7	9	16	20	26	151	157	193	247	296	148	154	172	244	293			
\$501-\$1,000	13	17	30	36	49	166	178	229	290	354	163	175	204	287	352			
\$1,001-\$1,500	20	27	46	56	76	185	203	272	343	425	182	200	244	340	422			
\$1,501-\$2,000	28	38	65	79	106	206	232	320	402	505	203	228	288	400	502			
\$2,001-\$2,500	32	44	74	91	122	217	246	345	433	545	214	243	310	430	543			
\$2,501-\$3,000	44	59	101	124	166	248	288	415	519	661	245	284	374	516	659			
\$3,001-\$3,500	53	72	122	150	201	272	320	470	586	751	269	317	424	584	749			
\$3,501-\$4,000	61	82	139	171	229	291	346	515	641	825	288	343	465	639	823			
\$4,001-\$4,500	73	98	166	204	273	322	388	586	728	942	319	384	529	726	940			
\$4,501-\$5,000	77	104	177	216	290	334	404	613	761	985	331	400	553	759	983			
\$5,001-\$5,500	94	127	216	265	355	379	464	716	887	1,155	376	461	647	885	1,153			
\$5,501-\$6,000	95	128	218	267	358	381	467	721	893	1,163	378	464	651	891	1,161			
\$6,001-\$6,500	109	147	251	308	412	419	518	808	999	1,305	416	514	729	997	1,304			
\$6,501-\$7,000	111	150	256	313	420	424	525	819	1,013	1,324	421	521	740	1,012	1,323			
\$7,001-\$8,000	136	183	311	381	511	487	610	965	1,192	1,564	484	607	872	1,190	1,562			
\$8,001-\$9,000	173	233	397	486	652	585	742	1,189	1,466	1,932	582	738	1,075	1,465	1,930			
\$9,001-\$10,000	179	241	411	504	675	601	764	1,226	1,512	1,993	598	760	1,109	1,511	1,992			
\$10,001-\$11,000	180	243	414	507	680	604	768	1,233	1,521	2,004	601	764	1,115	1,519	2,003			
\$11,001-\$12,000	197	265	451	552	741	647	825	1,330</										

Award Travel Exhibits 05-10-2010
Exhibit 2.4
5/10/2010 3:44 PM

Trip Cancellation and Interruption Plan (100% Trip Cancellation/100% Interruption)

				Loss Cost												
Coverage		Limits		<65	66-70	71-80	81+									
(1)	Emergency Medical Evacuation	No Coverage		\$0.00	\$0.00	\$0.00	\$0.00	(11)	Fixed Expenses	\$2.85						
(2)	Medical	No Coverage		0.00	0.00	0.00	0.00	(12)	Variable Expenses	61.7%						
(3)	Dental (included in Medical)	No Coverage		0.00	0.00	0.00	0.00									
(4)	AD&D 24 Hour Benefit	No Coverage		0.00	0.00	0.00	0.00									
(5)	AD&D Common Carrier Benefit	No Coverage		0.00	0.00	0.00	0.00									
(6)	Baggage Loss	No Coverage		0.00	0.00	0.00	0.00									
(7)	Baggage Delay	No Coverage		0.00	0.00	0.00	0.00	(13)	Reinsurance Costs	\$0.00	\$0.00	\$0.00				
(8)	Trip Delay	No Coverage		0.00	0.00	0.00	0.00									
(9)	Trip Interruption	100% up to \$5,000		0.00	0.00	0.00	0.00									
(10)	Trip Cancellation	100%	Trip Interruption	100%	(14)					(15)						
Covered Trip	Trip Cancellation/Interruption		Loss Cost		Indicated Per Trip Premium					Selected Premium						
Cost Per			Age		Age					Age						
Covered Person	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+	
\$0	\$0	\$0	\$0	\$0	\$0	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	
\$1-\$500	10	13	23	28	37	33	42	67	80	105	24	30	48	57	75	
\$501-\$1,000	18	25	42	51	69	55	72	117	141	187	39	51	83	101	133	
\$1,001-\$1,500	28	38	65	80	107	82	107	178	216	287	58	77	127	154	205	
\$1,501-\$2,000	40	54	91	112	150	112	148	246	300	400	80	105	176	214	286	
\$2,001-\$2,500	46	61	105	128	172	127	168	281	343	457	91	120	201	245	327	
\$2,501-\$3,000	62	84	143	175	234	170	227	381	465	620	122	162	272	332	443	
\$3,001-\$3,500	75	101	173	211	283	204	272	458	560	748	146	194	327	400	534	
\$3,501-\$4,000	86	116	197	241	323	232	310	522	638	853	166	221	373	456	609	
\$4,001-\$4,500	103	138	235	288	386	275	368	622	760	1,017	197	263	444	543	726	
\$4,501-\$5,000	109	147	250	306	410	292	390	660	807	1,079	208	279	471	576	771	
\$5,001-\$5,500	133	179	305	374	502	356	476	806	986	1,319	254	340	576	704	942	
\$5,501-\$6,000	134	181	308	377	506	358	480	813	994	1,330	256	343	581	710	950	
\$6,001-\$6,500	155	208	355	435	583	412	552	935	1,144	1,531	294	394	668	817	1,093	
\$6,501-\$7,000	157	212	361	442	593	419	562	951	1,164	1,558	299	401	680	831	1,113	
\$7,001-\$8,000	192	258	440	539	722	509	683	1,157	1,416	1,896	363	488	827	1,011	1,354	
\$8,001-\$9,000	245	329	561	687	921	647	868	1,474	1,804	2,416	462	620	1,053	1,288	1,726	
\$9,001-\$10,000	253	341	581	712	955	670	899	1,527	1,869	2,503	478	642	1,091	1,335	1,788	
\$10,001-\$11,000	255	343	585	717	961	674	905	1,537	1,881	2,519	481	647	1,098	1,343	1,799	
\$11,001-\$12,000	278	374	637	781	1,047	734	986	1,674	2,048	2,744	524	704	1,195	1,463	1,960	
\$12,001-\$13,000	301	405	690	845	1,133	793	1,066	1,810	2,216	2,969	567	761	1,293	1,583	2,120	
\$13,001-\$14,000	323	436	742	909	1,219	853	1,146	1,947	2,384	3,193	609	819	1,391	1,703	2,281	
\$14,001-\$15,000	355	478	814	997	1,336	935	1,256	2,135	2,613	3,501	668	897	1,525	1,866	2,501	
\$15,001-\$16,000	370	499	849	1,040	1,395	975	1,311	2,228	2,727	3,653	697	936	1,591	1,948	2,610	
\$16,001-\$17,000	418	562	958	1,173	1,573	1,099	1,477	2,512	3,075	4,120	785	1,055	1,794	2,196	2,943	
\$17,001-\$18,000	418	563	959	1,174	1,575	1,100	1,479	2,514	3,078	4,124	786	1,056	1,796	2,198	2,946	
\$18,001-\$19,000	442	595	1,014	1,242	1,665	1,163	1,563	2,657	3,253	4,359	830	1,116	1,898	2,324	3,114	
\$19,001-\$20,000	466	627	1,068	1,309	1,755	1,225	1,647	2,800	3,429	4,594	875	1,176	2,000	2,449	3,282	
\$20,001-\$22,000	505	680	1,158	1,418	1,901	1,327	1,784	3,034	3,715	4,978	948	1,275	2,167	2,654	3,556	
\$22,001-\$24,000	555	748	1,274	1,561	2,093	1,459	1,963	3,338	4,088	5,478	1,043	1,402	2,385	2,920	3,913	
\$24,001-\$26,000	592	797	1,358	1,663	2,229	1,554	2,091	3,556	4,354	5,836	1,110	1,493	2,540	3,110	4,168	
\$26,001-\$28,000	645	869	1,480	1,813	2,431	1,694	2,279	3,877	4,748	6,363	1,210	1,628	2,770	3,391	4,545	
\$28,001-\$30,000	696	938	1,597	1,956	2,623	1,828	2,459	4,183	5,122	6,865	1,305	1,756	2,988	3,658	4,903	
\$30,001-\$32,000	744	1,002	1,707	2,090	2,803	1,952	2,627	4,469	5,472	7,335	1,395	1,876	3,192	3,909	5,239	
\$32,001-\$34,000	784	1,055	1,798	2,202	2,952	2,056	2,766	4,707	5,763	7,725	1,468	1,976	3,362	4,117	5,518	
\$34,001-\$36,000	828	1,116	1,900	2,328	3,121	2,173	2,924	4,975	6,092	8,166	1,552	2,088	3,554	4,352	5,833	
\$36,001-\$38,000	888	1,196	2,037	2,495	3,346	2,329	3,134	5,333	6,531	8,754	1,664	2,239	3,810	4,665	6,253	
\$38,001-\$40,000	939	1,264	2,153	2,637	3,536	2,461	3,312	5,636	6,902	9,252	1,758	2,366	4,026	4,930	6,609	
\$40,001-\$42,000	980	1,320	2,248	2,754	3,692	2,569	3,458	5,885	7,206	9,660	1,835	2,470	4,203	5,148	6,900	
\$42,001-\$44,000	1,029	1,386	2,361	2,891	3,877	2,697	3,630	6,178	7,566	10,142	1,927	2,593	4,413	5,404	7,244	
\$44,001-\$46,000	1,066	1,435	2,445	2,994	4,015	2,793	3,759	6,398	7,835	10,503	1,995	2,685	4,570	5,597	7,502	
\$46,001-\$48,000	1,119	1,506	2,566	3,143	4,214	2,932	3,945	6,716	8,224	11,024	2,094	2,818	4,797	5,874	7,874	
\$48,001-\$50,000	1,182	1,591	2,711	3,320	4,452	3,096	4,167	7,094	8,687	11,645	2,212	2,977	5,067	6,205	8,318	

Notes:

(1) - (8) Not applicable.

(9) From Exhibit 2, Sheet 7, (6).

(10) - (13) Based on Exhibit 1, Sheet 1b of rate filing for American Express Travel Insurance. See appendix for relevant pages from rate filing for American Express Travel Insurance.

(14) = [Sum of (1) through (11) and (13)] / [1 - (12)].

(15) Selected based on (14).

Trip Cancellation and Interruption Plan (100% Trip Cancellation/150% Interruption)

Coverage		Limits	Loss Cost																	
			<65	66-70	71-80	81+														
(1)	Emergency Medical Evacuation	No Coverage	\$0.00	\$0.00	\$0.00	\$0.00	(11)	Fixed Expenses	\$2.85											
(2)	Medical	No Coverage	0.00	0.00	0.00	0.00	(12)	Variable Expenses	61.7%											
(3)	Dental (included in Medical)	No Coverage	0.00	0.00	0.00	0.00														
(4)	AD&D 24 Hour Benefit	No Coverage	0.00	0.00	0.00	0.00														
(5)	AD&D Common Carrier Benefit	No Coverage	0.00	0.00	0.00	0.00														
(6)	Baggage Loss	No Coverage	0.00	0.00	0.00	0.00														
(7)	Baggage Delay	No Coverage	0.00	0.00	0.00	0.00	(13)	Reinsurance Costs	\$0.00	\$0.00	\$0.00									
(8)	Trip Delay	No Coverage	0.00	0.00	0.00	0.00														
(9)	Trip Interruption	100% up to \$5,000	0.00	0.00	0.00	0.00														
(10)	Trip Cancellation	100%	Trip Interruption 150%			(14)										(15)				
Covered Trip Cost Per	Trip Cancellation/Interruption Loss Cost					Indicated Per Trip Premium					Selected Premium									
Covered Person	0-40	41-65	Age 66-70	71-80	81+	0-40	41-65	Age 66-70	71-80	81+	0-40	41-65	Age 66-70	71-80	81+					
\$0	\$0	\$0	\$0	\$0	\$0	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7					
\$1-\$500	10	14	23	28	38	34	43	68	82	107	24	31	49	58	76					
\$501-\$1,000	19	25	43	52	70	56	73	119	144	191	40	52	85	103	136					
\$1,001-\$1,500	29	39	67	82	109	83	110	181	221	293	59	78	130	158	209					
\$1,501-\$2,000	41	55	93	114	153	114	151	252	306	408	81	108	180	219	292					
\$2,001-\$2,500	47	63	107	131	176	129	172	287	350	467	92	123	205	250	334					
\$2,501-\$3,000	64	86	146	179	240	174	231	389	475	634	124	165	278	339	453					
\$3,001-\$3,500	77	104	176	216	290	208	278	468	572	765	149	199	335	409	546					
\$3,501-\$4,000	88	118	201	247	331	237	316	534	652	871	169	226	381	466	622					
\$4,001-\$4,500	105	141	240	294	395	281	376	636	777	1,039	201	269	454	555	742					
\$4,501-\$5,000	111	150	255	312	419	298	399	674	824	1,103	213	285	482	589	788					
\$5,001-\$5,500	136	183	312	382	513	363	487	824	1,007	1,348	259	348	588	719	963					
\$5,501-\$6,000	137	185	315	386	517	366	491	831	1,016	1,359	262	350	593	725	971					
\$6,001-\$6,500	158	213	363	444	596	421	564	956	1,169	1,565	301	403	683	835	1,118					
\$6,501-\$7,000	161	217	369	452	606	428	574	972	1,189	1,592	306	410	695	850	1,137					
\$7,001-\$8,000	196	264	450	551	738	520	697	1,183	1,447	1,938	371	498	845	1,034	1,384					
\$8,001-\$9,000	250	337	573	702	942	661	887	1,506	1,843	2,469	472	634	1,076	1,317	1,764					
\$9,001-\$10,000	259	349	594	728	976	684	919	1,560	1,910	2,558	489	657	1,115	1,364	1,827					
\$10,001-\$11,000	261	351	598	732	982	689	925	1,571	1,922	2,574	492	661	1,122	1,373	1,839					
\$11,001-\$12,000	284	382	651	798	1,070	750	1,007	1,710	2,093	2,804	536	719	1,222	1,495	2,003					
\$12,001-\$13,000	307	414	705	864	1,158	811	1,089	1,850	2,265	3,034	579	778	1,322	1,618	2,167					
\$13,001-\$14,000	331	445	758	929	1,246	872	1,171	1,990	2,436	3,264	623	837	1,422	1,740	2,331					
\$14,001-\$15,000	363	488	832	1,019	1,366	955	1,284	2,182	2,671	3,578	682	917	1,558	1,908	2,556					
\$15,001-\$16,000	378	510	868	1,063	1,426	997	1,340	2,277	2,787	3,734	712	957	1,626	1,991	2,667					
\$16,001-\$17,000	427	575	979	1,199	1,608	1,123	1,510	2,567	3,143	4,211	802	1,079	1,834	2,245	3,008					
\$17,001-\$18,000	427	575	980	1,200	1,610	1,124	1,511	2,569	3,146	4,215	803	1,080	1,835	2,247	3,011					
\$18,001-\$19,000	452	608	1,036	1,269	1,701	1,188	1,597	2,716	3,325	4,455	849	1,141	1,940	2,375	3,183					
\$19,001-\$20,000	476	641	1,092	1,338	1,793	1,252	1,683	2,862	3,504	4,696	894	1,202	2,045	2,503	3,354					
\$20,001-\$22,000	516	695	1,183	1,450	1,944	1,356	1,824	3,101	3,797	5,088	969	1,303	2,215	2,712	3,635					
\$22,001-\$24,000	568	765	1,302	1,595	2,139	1,492	2,006	3,412	4,178	5,599	1,065	1,433	2,437	2,984	3,999					
\$24,001-\$26,000	605	815	1,388	1,700	2,279	1,589	2,137	3,635	4,450	5,965	1,135	1,526	2,596	3,179	4,261					
\$26,001-\$28,000	660	888	1,513	1,853	2,485	1,732	2,330	3,963	4,852	6,504	1,237	1,664	2,831	3,466	4,646					
\$28,001-\$30,000	712	958	1,633	2,000	2,681	1,868	2,513	4,275	5,235	7,016	1,334	1,795	3,064	3,739	5,012					
\$30,001-\$32,000	760	1,024	1,744	2,137	2,865	1,995	2,685	4,568	5,593	7,497	1,425	1,918	3,263	3,995	5,355					
\$32,001-\$34,000	801	1,079	1,837	2,250	3,017	2,101	2,827	4,811	5,891	7,896	1,501	2,019	3,436	4,208	5,640					
\$34,001-\$36,000	847	1,140	1,942	2,379	3,190	2,221	2,988	5,085	6,227	8,346	1,586	2,134	3,632	4,448	5,962					
\$36,001-\$38,000	908	1,222	2,082	2,551	3,420	2,380	3,203	5,451	6,675	8,948	1,700	2,288	3,894	4,768	6,391					
\$38,001-\$40,000	959	1,292	2,201	2,696	3,615	2,516	3,385	5,761	7,055	9,457	1,797	2,418	4,115	5,039	6,755					
\$40,001-\$42,000	1,002	1,349	2,298	2,815	3,774	2,626	3,534	6,015	7,366	9,873	1,876	2,524	4,296	5,261	7,053					
\$42,001-\$44,000	1,052	1,416	2,413	2,955	3,962	2,757	3,710	6,315	7,733	10,366	1,969	2,650	4,511	5,524	7,405					
\$44,001-\$46,000	1,089	1,467	2,499	3,061	4,104	2,855	3,842	6,540	8,008	10,735	2,039	2,744	4,671	5,720	7,668					
\$46,001-\$48,000	1,143	1,540	2,623	3,213	4,307	2,996	4,033	6,864	8,406	11,268	2,140	2,880	4,903	6,004	8,049					
\$48,001-\$50,000	1,208	1,626	2,771	3,394	4,550	3,165	4,259	7,250	8,879	11,902	2,261	3,042	5,179	6,342	8,502					

Notes:

- (1) - (8) Not applicable.
(9) From Exhibit 2, Sheet 7, (6).
(10) Based on Exhibit 1, Sheet 1b and Exhibit 2, Sheet 7 of the rate filing for American Express Travel Insurance. Calculation is Exhibit 1, Sheet 1b, (10) x Exhibit 2, Sheet 7, (2c).
See appendix for relevant pages from rate filing for American Express Travel Insurance.
(11) - (13) Based on Exhibit 1, Sheet 1b of rate filing for American Express Travel Insurance. See appendix for relevant pages from rate filing for American Express Travel Insurance.
(14) = [Sum of (1) through (11) and (13)] / [1 - (12)].
(15) Selected based on (14).

Derivation of Trip Interruption Loss Costs for Bundles

(1)	Trip Cancellation/Interruption Loss Cost	
	Coverage up to \$5,000	\$59.31
	Coverage up to \$10,000	67.51
	Coverage up to \$15,000	69.38
	Coverage up to \$20,000	70.87
(2)	Distribution	
	Trip Cancellation	90%
	Trip Interruption	10%
(3)	Trip Interruption Loss Cost	
	Coverage up to \$5,000	\$5.93
	Coverage up to \$10,000	6.75
	Coverage up to \$15,000	6.94
	Coverage up to \$20,000	7.09
(4)	Coverage of \$5,000 Included	\$5.93
(5)	Adjustment Factors	
	Silver Bundle	0.979
	Gold Classic Bundle	1.001
	Platinum Classic Bundle	1.001
	Diamond Bundle	1.001
(6)	Trip Interruption Loss Cost	
	Silver Bundle - Coverage up to \$5,000	\$0.00
	Gold Classic Bundle - Coverage up to \$10,000	0.82
	Platinum Classic Bundle - Coverage up to \$15,000	1.01
	Diamond Bundle - Coverage up to \$20,000	1.16

Notes:

- (1) From Exhibit 2, Sheet 5 of American Express Travel Insurance rate filing.
- (2) Assumes 90% of the loss costs are associated with Trip Cancellation and 10% of the loss costs are associated with Trip Interruption.
- (3) (1) x (2) Trip Interruption.
- (4) (3) Coverage up to \$5,000. Trip Interruption coverage up to \$5,000 is included in the calculation of the rate per point in Exhibit 1.
- (5) From Exhibit 2, Sheet 7 of American Express Travel Insurance rate filing.
- (6) [(3) - (4)] x (5).

A. Loss Cost Per 1,000 Points

<u>Age</u> (1)	<u>Distribution</u> (2)	<u>Loss Cost Per 1,000 Points</u>	
		<u>Airline</u> (3)	<u>Hotel/ Car Rental</u> (4)
0-40	27.8%	\$0.20	\$0.01
41-65	49.2%	0.27	0.02
66-70	13.0%	0.46	0.03
71-80	8.6%	0.56	0.04
81+	1.3%	0.76	0.06
(5) Average Loss Cost		\$0.31	\$0.02

B. Loss Cost Per Trip

<u>Point Range</u> (6)	<u>Assumed Average Points in Range</u> (7)	<u>Loss Cost</u>		
		<u>Airline</u> (8)	<u>Hotel/ Car Rental</u> (9)	<u>Total</u> (10)
0 - 25,000	20,000	\$6.14	\$0.45	\$5.56
25,001 - 50,000	37,500	11.51	0.85	10.43
50,001 - 75,000	67,500	20.73	1.54	18.77
75,001 - 100,000	87,500	26.87	1.99	24.33
100,001 - 150,000	125,000	38.38	2.84	34.76
150,001 - 200,000	175,000	53.73	3.98	48.66
200,001+	250,000	76.76	5.69	69.51
(11) Distribution		89.8%	10.2%	

C. Premium Per Trip

(12) Fixed Expense	\$2.85
(13) Variable Expense	26.7%

<u>Point Range</u> (14)	<u>Indicated Premium</u> (15)	<u>Selected Premium</u> (16)
0 - 25,000	\$11.48	\$10.99
25,001 - 50,000	18.13	17.99
50,001 - 75,000	29.51	29.99
75,001 - 100,000	37.10	36.99
100,001 - 150,000	51.34	50.99
150,001 - 200,000	70.32	69.99
200,001+	98.79	98.99

Notes:

- (2) Based on the age distribution of MR Program participants during 2009. Provided by AMEX.
- (3) [Loss Cost from Exhibit 1, Sheet 2, (1.C + 2.D.1)] x [Age Relativities from Exhibit 1, Sheet 1, 2.].
- (4) [Loss Cost from Exhibit 1, Sheet 2, 2.D.2] x [Age Relativities from Exhibit 1, Sheet 1, 2.].
- (5) Weighted average of (3) or (4) using the distribution in (2).
- (7) Selected based on (6).
- (8) - (9) (5) x (7) / 1,000.
- (10) Weighted average of (8) and (9) using the distribution in (11).
- (11) Based on the distribution of airline, hotel and car rental MR point redemptions during 2009. Provided by AMEX.
- (12) Exhibit 4, Sheet 1, (8).
- (13) Exhibit 4, Sheet 1, (15).
- (15) [(10) + (12)] / [1 - (13)].
- (16) Selected based on (15).

AMEX Assurance Company
Award Travel Insurance
Analysis of Underwriting Expenses

Exhibit 4
Sheet 1

		Award Travel Base <u>Selected</u>	Award Travel Flat Rate <u>Selected</u>	Forecast <u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>
(1)	Premium			\$6,929,525	\$9,474,590	\$9,822,065	\$4,927,310	\$2,608,260	\$998,933
(2)	Policy Count			34,023	45,596	41,662	26,430	14,617	8,343
(3)	Number of Travelers			178,277	256,693	229,583	136,937	71,678	32,535
	Fixed Expenses								
(4)	General Expenses			\$1,367,440	\$1,472,784	\$1,116,918	\$641,142	\$410,129	\$337,821
(5)	General Expenses Per Traveler	\$1.25	\$1.25	\$7.67	\$5.74	\$4.86	\$4.68	\$5.72	\$10.38
(6)	Allocated Corporate Overhead			\$290,629					
(7)	Allocated Corporate Overhead Per Traveler	\$1.60	\$1.60	\$1.63					
(8)	Fixed Expense Per Traveler	\$2.85	\$2.85						
	Variable Expenses								
(9)	Commissions	35.0%	0.0%	5.6%	5.3%	5.9%	1.2%	3.7%	19.9%
(10)	Other Acquisition	8.0%	8.0%	2.7%	1.9%	3.2%	7.4%	7.4%	13.9%
(11)	Discount Fee	2.1%	2.1%	2.1%	2.1%	2.1%	2.2%	2.0%	2.0%
(12)	Service Fee	9.6%	9.6%						
(13)	Premium Tax	2.0%	2.0%	2.2%	1.9%	1.8%	1.9%	1.8%	1.9%
(14)	Underwriting Profit	5.0%	5.0%						
(15)	Total	61.7%	26.7%						

Notes:

- (1), (4), (6) Provided by AMEX Assurance Company.
- (2), (3) Provided by The Warranty Group. Forecast 2009 judgmentally selected.
- (5) (4) / (3).
- (7) (6) / (3).
- (8) (5) + (7).
- (9) - (11), (13) Provided by AMEX Assurance Company, calculated as percentage of written premium.
- (12) From Exhibit 4, Sheet 2.
- (14) Judgmentally selected.
- (15) Sum of (9) through (14).

	<u>Transactions</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>Selected</u>
(1)	Enrollment/Cancellation Transactions	3,784	4,568	4,603	
(2)	Mail Fulfillment of Enrollment/Cancellation	806	1,178	1,131	
(3)	E-mail Fulfillment of Enrollment/Cancellation	3,233	3,865	3,883	
(4)	Written Correspondence	0	0	0	
(5)	E-mail Correspondence	204	317	282	
(6)	Calls	7,869	9,475	9,380	
(7)	Claims	278	390	341	
	Enrollment/Cancellation Distribution				
(8)	Mail	20.0%	23.4%	22.6%	22.0%
(9)	E-mail	80.0%	76.6%	77.4%	78.0%
(10)	Calls Per Enrollment	2.08	2.07	2.04	2.00
(11)	Claims Per Enrollment	7.3%	8.5%	7.4%	7.5%

Fees Charged by The Warranty Group

Fees
(12)

Enrollment Fee	\$0.13
Mail Fulfillment Fee	\$5.86
E-mail Fulfillment Fee	\$0.22
Written Correspondence Fee	\$6.25
E-mail Correspondence Fee	\$7.50
Call Fee	\$9.45
Claim Handling Fee	\$36.26
Monthly Maintenance/Hosting Fee	\$7,244.44

Average Fees Per Enrollment

	<u>Mail</u>	<u>E-mail</u>	<u>Award Travel</u>
(13)	Enrollment Fee	\$0.13	\$0.13
(14)	Fulfillment Fee	\$5.86	\$0.22
(15)	Allocated Maintenance/Hosting Fee	\$0.49	\$0.49
(16)	Claim Handling Fee	\$2.72	\$2.72
(17)	Call Fees	\$1.42	\$0.71
(18)	Total	\$10.61	\$4.27
(19)	Adjustment for Change in Administrator		0.90
(20)	Adjusted Total		\$5.10
(21)	Selected Fee Per Enrollment		\$5.00
(22)	Average Premium		\$38.87
(23)	Service Fee Variable Expense		9.6%

Notes:

- (1) - (7), (12) Provided by AMEX Assurance Company.
 (8) (2) / [(2) + (3)].
 (9) (3) / [(2) + (3)].
 (10) (6) / (1).
 (11) (7) / (1).
 (13) - (14) From (12).
 (15) Monthly Maintenance/Hosting Fee from (12) x 12 / Exhibit 4, Sheet 1, (3).
 (16) Claim Handling Fee from (12) x (11) Selected.
 (17) Call Fees from (12) x (11) Selected x (10) Selected for Mail; Call Fees from (12) x (11) Selected for E-mail.
 (18) Sum of (13) through (17) for Mail and E-mail; weighted average of Mail and E-mail with weights from (8) and (9).
 (19) Provided by AMEX Assurance Company.
 (20) (18) x (19).
 (21) Judgmentally selected.
 (22) Exhibit 4, Sheet 1, (1) 2006-2008 / Exhibit 4, Sheet 1, (3) 2006-2008.
 (23) (21) / (22) x 0.75, assuming approximately 75% of the of the Service Fees are variable. See memorandum.

AMEX Assurance Company
American Express Travel Insurance
Stand-Alone

Exhibit 1
Sheet 1b

TCI (100%)
Trip Cancellation and Interruption Plan

Covered Trip Cost Per Covered Person	(1) Loss Cost					(4) Indicated Per Trip Premium					(5) Selected Per Trip Premium				
	Age					Age					Age				
	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+
\$0-\$500	10	13	23	28	37	33	42	67	80	105	24	30	48	57	75
\$501-\$1,000	18	25	42	51	69	55	72	117	141	187	39	51	83	101	133
\$1,001-\$1,500	28	38	65	80	107	82	107	178	216	287	58	77	127	154	205
\$1,501-\$2,000	40	54	91	112	150	112	148	246	300	400	80	105	176	214	286
\$2,001-\$2,500	46	61	105	128	172	127	168	281	343	457	91	120	201	245	327
\$2,501-\$3,000	62	84	143	175	234	170	227	381	465	620	122	162	272	332	443
\$3,001-\$3,500	75	101	173	211	283	204	272	458	560	748	146	194	327	400	534
\$3,501-\$4,000	86	116	197	241	323	232	310	522	638	853	166	221	373	456	609
\$4,001-\$4,500	103	138	235	288	386	275	368	622	760	1,017	197	263	444	543	726
\$4,501-\$5,000	109	147	250	306	410	292	390	660	807	1,079	208	279	471	576	771
\$5,001-\$5,500	133	179	305	374	502	356	476	806	986	1,319	254	340	576	704	942
\$5,501-\$6,000	134	181	308	377	506	358	480	813	994	1,330	256	343	581	710	950
\$6,001-\$6,500	155	208	355	435	583	412	552	935	1,144	1,531	294	394	668	817	1,093
\$6,501-\$7,000	157	212	361	442	593	419	562	951	1,164	1,558	299	401	680	831	1,113
\$7,001-\$8,000	192	258	440	539	722	509	683	1,157	1,416	1,896	363	488	827	1,011	1,354
\$8,001-\$9,000	245	329	561	687	921	647	868	1,474	1,804	2,416	462	620	1,053	1,288	1,726
\$9,001-\$10,000	253	341	581	712	955	670	899	1,527	1,869	2,503	478	642	1,091	1,335	1,788
\$10,001-\$11,000	255	343	585	717	961	674	905	1,537	1,881	2,519	481	647	1,098	1,343	1,799
\$11,001-\$12,000	278	374	637	781	1,047	734	986	1,674	2,048	2,744	524	704	1,195	1,463	1,960
\$12,001-\$13,000	301	405	690	845	1,133	793	1,066	1,810	2,216	2,969	567	761	1,293	1,583	2,120
\$13,001-\$14,000	323	436	742	909	1,219	853	1,146	1,947	2,384	3,193	609	819	1,391	1,703	2,281
\$14,001-\$15,000	355	478	814	997	1,336	935	1,256	2,135	2,613	3,501	668	897	1,525	1,866	2,501
\$15,001-\$16,000	370	499	849	1,040	1,395	975	1,311	2,228	2,727	3,653	697	936	1,591	1,948	2,610
\$16,001-\$17,000	418	562	958	1,173	1,573	1,099	1,477	2,512	3,075	4,120	785	1,055	1,794	2,196	2,943
\$17,001-\$18,000	418	563	959	1,174	1,575	1,100	1,479	2,514	3,078	4,124	786	1,056	1,796	2,198	2,946
\$18,001-\$19,000	442	595	1,014	1,242	1,665	1,163	1,563	2,657	3,253	4,359	830	1,116	1,898	2,324	3,114
\$19,001-\$20,000	466	627	1,068	1,309	1,755	1,225	1,647	2,800	3,429	4,594	875	1,176	2,000	2,449	3,282
\$20,001-\$22,000	505	680	1,158	1,418	1,901	1,327	1,784	3,034	3,715	4,978	948	1,275	2,167	2,654	3,556
\$22,001-\$24,000	555	748	1,274	1,561	2,093	1,459	1,963	3,338	4,088	5,478	1,043	1,402	2,385	2,920	3,913
\$24,001-\$26,000	592	797	1,358	1,663	2,229	1,554	2,091	3,556	4,354	5,836	1,110	1,493	2,540	3,110	4,168
\$26,001-\$28,000	645	869	1,480	1,813	2,431	1,694	2,279	3,877	4,748	6,363	1,210	1,628	2,770	3,391	4,545
\$28,001-\$30,000	696	938	1,597	1,956	2,623	1,828	2,459	4,183	5,122	6,865	1,305	1,756	2,988	3,658	4,903
\$30,001-\$32,000	744	1,002	1,707	2,090	2,803	1,952	2,627	4,469	5,472	7,335	1,395	1,876	3,192	3,909	5,239
\$32,001-\$34,000	784	1,055	1,798	2,202	2,952	2,056	2,766	4,707	5,763	7,725	1,468	1,976	3,362	4,117	5,518
\$34,001-\$36,000	828	1,116	1,900	2,328	3,121	2,173	2,924	4,975	6,092	8,166	1,552	2,088	3,554	4,352	5,833
\$36,001-\$38,000	888	1,196	2,037	2,495	3,346	2,329	3,134	5,333	6,531	8,754	1,664	2,239	3,810	4,665	6,253
\$38,001-\$40,000	939	1,264	2,153	2,637	3,536	2,461	3,312	5,636	6,902	9,252	1,758	2,366	4,026	4,930	6,609
\$40,001-\$42,000	980	1,320	2,248	2,754	3,692	2,569	3,458	5,885	7,206	9,660	1,835	2,470	4,203	5,148	6,900
\$42,001-\$44,000	1,029	1,386	2,361	2,891	3,877	2,697	3,630	6,178	7,566	10,142	1,927	2,593	4,413	5,404	7,244
\$44,001-\$46,000	1,066	1,435	2,445	2,994	4,015	2,793	3,759	6,398	7,835	10,503	1,995	2,685	4,570	5,597	7,502
\$46,001-\$48,000	1,119	1,506	2,566	3,143	4,214	2,932	3,945	6,716	8,224	11,024	2,094	2,818	4,797	5,874	7,874
\$48,001-\$50,000	1,182	1,591	2,711	3,320	4,452	3,096	4,167	7,094	8,687	11,645	2,212	2,977	5,067	6,205	8,318
(2)	Fixed Expenses				\$2.85										
(3)	Variable Expenses				61.7%										

Notes:

- (1) Exhibit 2, Sheet 2.
- (2) Exhibit 7, Sheet 1, (8).
- (3) Exhibit 7, Sheet 1, (15).
- (4) [(1) + Fixed Expenses] / (1-Variable Expenses).
- (5) Judgmentally selected.

Notes:

(1) - (3)	Exhibit 6, Sheet 2, (3) x Exhibit 6, Sheet 4, (3).
(4)	Exhibit 5, Sheet 1, (7).
(5)	Exhibit 5, Sheet 1, (4).
(6), (7)	Exhibit 4, Sheet 12 x Exhibit 4, Sheet 14, (4).
(8)	Exhibit 3, Sheet 5 x Exhibit 3, Sheet 8, (2).
(9)	Exhibit 2, Sheet 3.
(10)	Exhibit 7, Sheet 1, (8).
(11)	Exhibit 7, Sheet 1, (15).
(12)	Exhibit 8.
(13)	[Sum of (1) through (9) + Fixed Expenses + Reinsurance Costs] / (1-Variable Expenses).
(14)	Judgmentally selected.

Notes:

(1) - (3)	Exhibit 6, Sheet 2, (3) x Exhibit 6, Sheet 4, (3).
(4)	Exhibit 5, Sheet 1, (7).
(5)	Exhibit 5, Sheet 1, (4).
(6), (7)	Exhibit 4, Sheet 12 x Exhibit 4, Sheet 14, (4).
(8)	Exhibit 3, Sheet 5 x Exhibit 3, Sheet 8, (2).
(9)	Exhibit 2, Sheet 4.
(10)	Exhibit 7, Sheet 1, (8).
(11)	Exhibit 7, Sheet 1, (15).
(12)	Exhibit 8.
(13)	[Sum of (1) through (9) + Fixed Expenses + Reinsurance Costs] / (1-Variable Expenses).
(14)	Judgmentally selected.

Notes:

(1) - (3)	Exhibit 6, Sheet 2, (3) x Exhibit 6, Sheet 4, (3).
(4)	Exhibit 5, Sheet 1, (7).
(5)	Exhibit 5, Sheet 1, (4).
(6), (7)	Exhibit 4, Sheet 12 x Exhibit 4, Sheet 14, (4).
(8)	Exhibit 3, Sheet 5 x Exhibit 3, Sheet 8, (2).
(9)	Exhibit 2, Sheet 4.
(10)	Exhibit 7, Sheet 1, (8).
(11)	Exhibit 7, Sheet 1, (15).
(12)	Exhibit 8.
(13)	[Sum of (1) through (9) + Fixed Expenses + Reinsurance Costs] / (1-Variable Expenses).
(14)	Judgmentally selected.

AMEX Assurance Company
American Express Travel Insurance

Exhibit 1
Sheet 10a

Diamond Bundle

Coverage		Limits	Loss Cost								
			<65	66-70	71-80	81+					
(1)	Emergency Medical Evacuation	\$1,000,000	\$1.76	\$4.12	\$9.86	\$14.81	(10)	Fixed Expenses	\$2.85		
(2)	Medical	\$100,000	7.89	12.60	23.48	30.67	(11)	Variable Expenses	61.7%		
(3)	Dental (included in Medical)	\$750	0.14	0.22	0.42	0.54					
(4)	AD&D 24 Hour Benefit	\$500,000	5.78	5.78	5.78	5.78					
(5)	AD&D Common Carrier Benefit	\$500,000	0.39	0.39	0.39	0.39					
(6)	Baggage Loss	\$3,000	16.05	16.05	16.05	16.05					
(7)	Baggage Delay	3+ hours; \$750 max	4.03	4.03	4.03	4.03	(12)	Reinsurance Costs	\$7.50	\$7.50	\$7.50
(8)	Trip Delay	6+ hours; \$500/day; \$1,500 max	3.16	3.16	3.16	3.16					

Covered Trip Cost Per Covered Person		Trip Cancellation		100%		Trip Interruption		150%		(13) Indicated Per Trip Premium					(14) Selected Premium				
		Age		Age		Age		Age		Age		Age		Age		Age		Age	
		0-40	41-65	66-70	71-80	81+	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+	0-40	41-65	66-70	71-80	81+
	\$0-\$500	7	9	16	20	26	148	154	190	244	293	148	154	172	244	293			
	\$501-\$1,000	13	17	30	36	49	163	175	226	287	351	163	175	204	287	352			
	\$1,001-\$1,500	20	27	46	56	76	182	200	269	340	422	182	200	244	340	422			
	\$1,501-\$2,000	28	38	65	79	106	203	229	317	399	502	203	228	288	400	502			
	\$2,001-\$2,500	32	44	74	91	122	214	243	342	430	542	214	243	310	430	543			
	\$2,501-\$3,000	44	59	101	124	166	245	285	412	516	658	245	284	374	516	659			
	\$3,001-\$3,500	53	72	122	150	201	269	317	467	583	748	269	317	424	584	749			
	\$3,501-\$4,000	61	82	139	171	229	288	343	512	638	822	288	343	465	639	823			
	\$4,001-\$4,500	73	98	166	204	273	319	385	583	725	939	319	384	529	726	940			
	\$4,501-\$5,000	77	104	177	216	290	331	401	610	758	982	331	400	553	759	983			
	\$5,001-\$5,500	94	127	216	265	355	376	461	713	884	1,152	376	461	647	885	1,153			
	\$5,501-\$6,000	95	128	218	267	358	378	464	718	890	1,160	378	464	651	891	1,161			
	\$6,001-\$6,500	109	147	251	308	412	416	515	805	996	1,302	416	514	729	997	1,304			
	\$6,501-\$7,000	111	150	256	313	420	421	522	816	1,010	1,321	421	521	740	1,012	1,323			
	\$7,001-\$8,000	136	183	311	381	511	484	607	962	1,189	1,561	484	607	872	1,190	1,562			
	\$8,001-\$9,000	173	233	397	486	652	582	739	1,186	1,463	1,928	582	738	1,075	1,465	1,930			
	\$9,001-\$10,000	179	241	411	504	675	598	761	1,223	1,509	1,990	598	760	1,109	1,511	1,992			
	\$10,001-\$11,000	180	243	414	507	680	601	765	1,230	1,518	2,001	601	764	1,115	1,519	2,003			
	\$11,001-\$12,000	197	265	451	552	741	643	822	1,327	1,636	2,161	644	821	1,203	1,638	2,163			
	\$12,001-\$13,000	213	287	488	598	802	686	879	1,424	1,755	2,320	686	878	1,291	1,757	2,322			
	\$13,001-\$14,000	229	308	525	643	862	728	935	1,521	1,874	2,479	728	934	1,379	1,876	2,481			
	\$14,001-\$15,000	251	338	576	705	946	786	1,013	1,654	2,036	2,696	786	1,012	1,499	2,038	2,699			
	\$15,001-\$16,000	262	353	601	736	987	814	1,052	1,719	2,117	2,804	814	1,051	1,558	2,119	2,807			
	\$16,001-\$17,000	295	398	678	830	1,113	902	1,170	1,920	2,363	3,134	902	1,168	1,741	2,365	3,137			
	\$17,001-\$18,000	296	398	678	831	1,114	903	1,171	1,922	2,365	3,137	903	1,169	1,742	2,367	3,140			
	\$18,001-\$19,000	313	421	717	879	1,178	947	1,230	2,023	2,489	3,304	947	1,229	1,834	2,492	3,307			
	\$19,001-\$20,000	330	444	756	926	1,242	991	1,290	2,125	2,613	3,470	991	1,288	1,926	2,616	3,474			
	\$20,001-\$22,000	357	481	819	1,004	1,346	1,063	1,387	2,290	2,816	3,742	1,063	1,385	2,076	2,819	3,745			
	\$22,001-\$24,000	393	529	902	1,104	1,481	1,157	1,513	2,505	3,079	4,095	1,157	1,512	2,271	3,083	4,099			
	\$24,001-\$26,000	419	564	961	1,177	1,578	1,224	1,604	2,660	3,268	4,349	1,224	1,602	2,411	3,272	4,353			
	\$26,001-\$28,000	457	615	1,048	1,283	1,720	1,323	1,737	2,887	3,547	4,722	1,323	1,735	2,617	3,550	4,726			
	\$28,001-\$30,000	493	663	1,130	1,384	1,856	1,417	1,864	3,103	3,811	5,077	1,418	1,862	2,813	3,815	5,082			
	\$30,001-\$32,000	526	709	1,208	1,479	1,983	1,506	1,983	3,305	4,059	5,409	1,506	1,981	2,996	4,064	5,415			
	\$32,001-\$34,000	554	747	1,272	1,558	2,089	1,579	2,082	3,474	4,265	5,685	1,579	2,079	3,148	4,270	5,691			
	\$34,001-\$36,000	586	789	1,345	1,647	2,208	1,662	2,193	3,663	4,498	5,997	1,662	2,191	3,321	4,503	6,003			
	\$36,001-\$38,000	628	846	1,442	1,766	2,368	1,772	2,342	3,917	4,809	6,414	1,772	2,339	3,551	4,814	6,420			
	\$38,001-\$40,000	664	894	1,524	1,866	2,502	1,866	2,468	4,132	5,071	6,766	1,866	2,465	3,745	5,077	6,773			
	\$40,001-\$42,000	694	934	1,591	1,949	2,613	1,943	2,571	4,307	5,286	7,055	1,943	2,568	3,904	5,292	7,061			
	\$42,001-\$44,000	723	981	1,670	2,046	2,743	2,033	2,693	4,515	5,541	7,396	2,033	2,690	4,093	5,547	7,403			
	\$44,001-\$46,000	754	1,016	1,730	2,119	2,841	2,101	2,784	4,671	5,731	7,651	2,101	2,781	4,234	5,738	7,659			
	\$46,001-\$48,000	792	1,066	1,816	2,224	2,982	2,199	2,916	4,895	6,007	8,020	2,199	2,913	4,437	6,013	8,028			
	\$48,001-\$50,000	836	1,126	1,918	2,349	3,150	2,315	3,073	5,163	6,334	8,459	2,315	3,070	4,680	6,341	8,468			

Notes:

- (1) - (3) Exhibit 6, Sheet 2, (3) x Exhibit 6, Sheet 4, (3).
 (4) Exhibit 5, Sheet 1, (7).
 (5) Exhibit 5, Sheet 1, (4).
 (6), (7) Exhibit 4, Sheet 12 x Exhibit 4, Sheet 14, (4).
 (8) Exhibit 3, Sheet 5 x Exhibit 3, Sheet 8, (2).
 (9) Exhibit 2, Sheet 4.
 (10) Exhibit 7, Sheet 1, (8).
 (11) Exhibit 7, Sheet 1, (15).
 (12) Exhibit 8.
 (13) [Sum of (1) through (9) + Fixed Expenses + Reinsurance Costs] / (1-Variable Expenses).
 (14) Judgmentally selected.

AMEX Assurance Company
American Express Travel Insurance
Development of Loss Cost

Exhibit 2
Sheet 5

TCI

		2004	2005	2006	2007	2008	2004-2008	2006-2008	Selected
(1)	Number of Policies	5,059	9,652	17,248	29,573	31,418	92,950	78,239	
(2)	(a) Number of Travelers	10,340	20,860	36,875	59,185	62,509	189,769	158,569	
	(b) Number of Travelers with Standard Coverage Limits	1,303	4,680	9,609	10,912	11,704	38,208	32,225	
	(c) Number of Travelers excluding those with Standard Coverage Limits	9,037	16,180	27,266	48,273	50,805	151,561	126,344	
(3)	(a) TCI Claim Counts	244	488	946	1,966	2,165	5,809	5,077	
	(b) TCI Claim Counts with Standard Coverage Limits	10	77	123	190	270	670	583	
	(c) TCI Claim Counts excluding those with Standard Coverage Limits	234	411	823	1,776	1,895	5,139	4,494	
(4)	(a) TCI Frequency	2.4%	2.3%	2.6%	3.3%	3.5%	3.1%	3.2%	3.5%
	(b) TCI Frequency with Standard Coverage Limits	0.8%	1.6%	1.3%	1.7%	2.3%	1.8%	1.8%	2.3%
	(c) TCI Frequency excluding those with Standard Coverage Limits	2.6%	2.5%	3.0%	3.7%	3.7%	3.4%	3.6%	3.7%
(5)	(a) TCI Losses with Standard Coverage Limits Limited to \$1,000	\$5,965	\$44,702	\$62,306	\$111,569	\$154,960	\$379,502	\$328,835	
	(b) TCI Losses excluding those with Standard Coverage Limits Limited to \$2,000	204,948	437,175	934,471	1,984,933	2,039,718	5,601,245	4,959,122	
	(c) TCI Losses excluding those with Standard Coverage Limits Limited to \$5,000	260,869	661,995	1,340,066	2,884,840	2,931,513	8,079,284	7,156,420	
	(d) TCI Losses excluding those with Standard Coverage Limits Limited to \$10,000	274,470	780,295	1,558,710	3,264,803	3,363,661	9,241,940	8,187,174	
	(e) TCI Losses excluding those with Standard Coverage Limits Limited to \$15,000	280,910	806,592	1,607,523	3,367,058	3,434,273	9,496,356	8,408,854	
	(f) TCI Losses excluding those with Standard Coverage Limits Limited to \$20,000	280,910	825,826	1,628,786	3,413,381	3,452,703	9,601,606	8,494,870	
	(g) TCI Losses excluding those with Standard Coverage Limits Unlimited	280,910	850,776	1,629,616	3,475,708	3,483,611	9,720,621	8,588,935	
(6)	Loss Development Factor	1.000	1.000	1.000	1.000	1.013			
(7)	(a) TCI Average Severity with Losses Limited to \$1,000	\$597	\$581	\$507	\$587	\$581	\$569	\$567	\$581
	(b) TCI Average Severity with Losses Limited to \$2,000	876	1,064	1,135	1,118	1,090	1,095	1,109	1,095
	(c) TCI Average Severity with Losses Limited to \$5,000	1,115	1,611	1,628	1,624	1,567	1,580	1,601	1,590
	(d) TCI Average Severity with Losses Limited to \$10,000	1,173	1,899	1,894	1,838	1,798	1,807	1,832	1,810
	(e) TCI Average Severity with Losses Limited to \$15,000	1,200	1,963	1,953	1,896	1,836	1,857	1,881	1,860
	(f) TCI Average Severity with Losses Limited to \$20,000	1,200	2,009	1,979	1,922	1,846	1,877	1,900	1,900
	(g) TCI Average Severity with Unlimited Losses	1,200	2,070	1,980	1,957	1,862	1,900	1,921	1,920
(8)	(a) Loss Cost Limited to \$1,000	\$4.58	\$9.55	\$6.48	\$10.22	\$13.41	\$9.99	\$10.27	\$13.41
	(b) Loss Cost Limited to \$2,000	6.72	17.50	14.53	19.46	25.15	19.20	20.07	25.26
	(c) Loss Cost Limited to \$5,000	28.87	40.91	49.15	59.76	58.45	53.56	56.94	59.31
	(d) Loss Cost Limited to \$10,000	30.37	48.23	57.17	67.63	67.07	61.27	65.15	67.51
	(e) Loss Cost Limited to \$15,000	31.08	49.85	58.96	69.75	68.48	62.95	66.91	69.38
	(f) Loss Cost Limited to \$20,000	31.08	51.04	59.74	70.71	68.84	63.65	67.59	70.87
	(g) Unlimited Loss Cost	31.08	52.58	59.77	72.00	69.46	64.44	68.34	71.61

Notes:

- (1), (2), (3), (5) Provided by The Warranty Group.
 (4) (3) / (2).
 (6) Judgmentally selected.
 (7) (a) (5a) x (6) / (3b).
 (b) - (g) (5) x (6) / (3c).
 (8) (a) - (b) (4b) x (7).
 (c) - (g) (4c) x (7).

AMEX Assurance Company
American Express Travel Insurance
Development of Age and Trip Cost Factors

Exhibit 2
Sheet 6

TCI

Covered Trip Cost Per Covered Person	Number of Travelers (1)	TCI Unlimited Losses (2)	Claim Counts (3)	Unlimited Loss Cost (4)	Implied Factor (5)	Competitor Factor (6)	Selected Factor (7)
0-500	23,755	\$204,804	688	\$8.62	0.119	0.143	0.131
501-1,000	28,637	466,220	801	16.28	0.226	0.259	0.242
1,001-1,500	23,658	661,586	769	27.96	0.387	0.367	0.377
1,501-2,000	15,221	602,608	503	39.59	0.548	0.511	0.530
2,001-2,500	10,858	460,704	351	42.43	0.588	0.626	0.607
2,501-3,000	8,335	523,885	298	62.85	0.871	0.784	0.827
3,001-3,500	6,598	476,249	235	72.18	1.000	1.000	1.000
3,501-4,000	5,964	420,325	198	70.48	0.976	1.141	1.141
4,001-4,500	4,129	417,355	162	101.08	1.400	1.326	1.363
4,501-5,000	4,983	488,530	175	98.04	1.358	1.535	1.447
5,001-5,500	2,226	306,317	107	137.61	1.906	1.635	1.771
5,501-6,000	2,627	328,432	98	125.02	1.732	1.839	1.785
6,001-6,500	2,043	364,674	87	178.50	2.473	2.057	2.057
6,501-7,000	1,872	277,434	80	148.20	2.053	2.093	2.093
7,001-8,000	2,698	576,505	129	213.68	2.960	2.139	2.550
8,001-9,000	1,793	477,928	105	266.55	3.693	2.810	3.251
9,001-10,000	1,942	507,119	91	261.13	3.618	3.120	3.369
10,001-11,000	799	282,827	50	353.98	4.904	3.391	3.391
11,001-12,000	610	326,997	53	536.06	7.427	3.694	3.694
12,001-13,000	706	277,906	41	393.63	5.453	3.998	3.998
13,001-14,000	372	176,083	22	473.34	6.558	4.301	4.301
14,001-15,000	382	133,129	15	348.50	4.828	4.605	4.717
15,001-16,000	207	68,830	11	332.51	4.607	4.922	4.922
16,001-17,000	151	63,918	4	423.30	5.864	5.240	5.552
17,001-18,000	155	80,116	10	516.87	7.161	5.558	5.558
18,001-19,000	111	62,635	10	564.28	7.818	5.875	5.875
19,001-20,000	140	107,336	15	766.68	10.622	6.193	6.193
20,001-22,000	113	148,618	10	1,315.20	18.221	6.711	6.711
22,001-24,000	85	45,780	2	538.59	7.462	7.309	7.386
24,001-26,000	103	48,172	6	467.69	6.479	7.868	7.868
26,001-28,000	27	0	0	0.00	0.000	8.580	8.580
28,001-30,000	56	0	0	0.00	0.000	9.258	9.258
30,001-32,000	20	0	0	0.00	0.000	9.892	9.892
32,001-34,000	13	37,840	2	2,910.77	40.326	10.419	10.419
34,001-36,000	11	46,446	2	4,222.40	58.498	11.014	11.014
36,001-38,000	19	0	0	0.00	0.000	11.809	11.809
38,001-40,000	18	47,765	4	2,653.58	36.763	12.481	12.481
40,001-42,000	14	70,909	2	5,064.91	70.170	13.031	13.031
42,001-44,000	12	0	0	0.00	0.000	13.682	13.682
44,001-46,000	17	134,640	3	7,920.00	109.725	14.170	14.170
46,001-48,000	6	0	0	0.00	0.000	14.873	14.873
48,001-50,000	75	0	0	0.00	0.000	15.711	15.711
Total	151,561	\$9,720,621	5,139	\$64.14			
Age of Traveler							
0-40	54,339	1,636,496	1,444	30.12	0.445	0.743	0.743
41-65	72,106	4,874,597	2,484	67.60	1.000	1.000	1.000
66-70	14,267	1,642,967	606	115.16	1.703	1.299	1.703
71-80	9,417	1,328,315	515	141.05	2.087	1.941	2.087
81+	1,432	238,246	90	166.37	2.461	2.798	2.798
Total	151,561	\$9,720,621	5,139	\$64.14			

Notes:

- (1)-(3) Provided by The Warranty Group.
(4) (2) / (1).
(5) Ratio of (4) to base row of (4). Trip Cost base is 3,001-3,500 and Age of Traveler base is 41-65.
(6) Based on MA filing from National Union Fire Insurance Company (Travel Guard), effective 6/16/2008, pp. 46-48.
(7) Selected based on (5) and (6) and judgment.

AMEX Assurance Company
American Express Travel Insurance
Development of Adjustment Factors

Exhibit 2
Sheet 7

TCI

(1) Coverage Adjustments Based on Client Data				Indicated Factor	Selected Factor
		Claims			
(a)	Active Duty	2		1.00	1.00
(b)	No Common Carrier	12		1.01	1.02
(c)	Cancellation/Interruption Due to Traveling Companion	20		1.01	1.01
(d)	Continuous Employment of One Year Prior to Layoff	17		1.00	1.00
(e)	Air Only Adjustment Factor			0.54	0.54
(f)	Int'l Air Only Adjustment Factor			0.77	0.77
				Indicated Factor	Selected Factor
		Peril Distribution			
(g)	Limit Coverage to Immediate Family Members and Traveling Companions	6.5%		0.94	0.94
(h)	Supplier Default	1.3%		0.99	0.99
(i)	Financial Default	1.3%		0.99	0.99
				Indicated Factor	Selected Factor
		Selected Severity			
(j)	TCI with \$5,000 Cap			0.828	0.83
(k)	TCI with \$10,000 Cap			0.943	0.94
(l)	Selected Unlimited Severity	1,920			
(m)	Selected Severity with \$5,000 Cap	1,590			
(n)	Selected Severity with \$10,000 Cap	1,810			
(2) Coverage Adjustments Based on External Information				Indicated Factor	Selected Factor
		Competitor Data			
(a)	Extension of Pre-existing Condition Look-back Period			0.96	0.96
	Insurance purchased within 14 days, 90 day Lookback	1.10			
	Insurance purchased within 14 days, 60 day Lookback	1.15			
(b)	Pre-existing Condition Full Trip Cost Requirement Waiver				1.10
(c)	Trip Interruption Limit 150% of Trip Cost			1.02	1.02
	Trip Cancellation	100.00%			
	Trip Interruption (100% of Trip Cancellation)	9.36%			
	Trip Interruption (150% of Trip Cancellation)	11.78%			
(3) Age Adjustment Factor for On-line Shoppers				Indicated Factor	Selected Factor
		Average Age	Average Rate Relativity		
(a)	Indicated Factor for On-Line Shoppers			0.90	0.93
	Average Age On-Line Shoppers 2008	42.3	0.98		
	Average Age GTS Travelers 2008	45.5	1.09		
(4) Stand-Alone vs. Bundle Adjustment				Indicated Factor	Selected Factor
		Claim Frequency			
(a)	Stand-Alone TCI	4.1%		1.29	1.30
(b)	Bundle TCI	2.9%		0.90	0.90
(c)	Total TCI	3.2%			
(5) Adjustment Factors				Adjustment Factor	
(a)	Basic Bundle			0.98	
(b)	Silver Bundle			0.98	
(c)	Gold/Platinum/Diamond Bundles			1.00	
(d)	Stand-Alone TCI			1.41	
(e)	Purchase Path - Percent of Trip Cost			0.81	
(f)	Purchase Path - Flat Rate - Basic/Gold			0.37	
(g)	Purchase Path - Flat Rate - Silver Classic/Platinum Classic			0.59	
(h)	Purchase Path - Flat Rate - Silver/Platinum/Gold Classic			0.76	

Notes:

- (1) Data provided by The Warranty Group.
 - (b) Claims provided for 2008. Judgmentally increased to reflect the fact that fewer claims would be present in historical data than actual claims due to coverage exclusion. See memorandum for details.
 - (c) Claims provided for 10/1/2008 - 12/31/2008, annualized to full year. See memorandum for details.
 - (d) Claims provided for 2005 through 2008. Judgmentally increased to reflect the fact that fewer claims would be present in historical data than actual claims due to coverage exclusion. See memorandum for details.
 - (e) Exhibit 2, Sheet 6, (7) 0-500 / Exhibit 2, Sheet 6, (7) 501-1000. Assumes a \$500 average trip cost.
 - (f) Exhibit 2, Sheet 6, (7) 0-500 x 0.50 + Exhibit 2, Sheet 6, (7) 500-1,000 x 0.50 / Exhibit 2, Sheet 6, (7) 501-1000. See memorandum for details.
 - (g) - (i) Data provided by The Warranty Group. Peril distribution for 2006 - 2008.
 - (j) (1m) / (1l).
 - (k) (1n) / (1l).
 - (l) - (n) From Exhibit 2, Sheet 5, (7).
- (2) (a), (c) Based on MA filing from National Union Fire Insurance Company (Travel Guard), effective 6/16/2008, pp. 88, 84.
- (b) See memorandum for details.
- (3) Data provided by The Warranty Group. Claim frequency for 2006 - 2008.
- (4) Data provided by The Warranty Group. Claim frequency for 2006 - 2008.
- (5) (a) (1a) x (1b) x (1c) x (2a) x (2b) x (4b).
- (b) (1a) x (1b) x (1c) x (2a) x (2b) x (4b).
- (c) (1a) x (1b) x (1c) x (2a) x (2b) x (2c) x (4b).
- (d) (1a) x (1b) x (1c) x (2a) x (2b) x (4a).
- (e) (1a) x (1c) x (1g) x (1h) x (1i) x (2a) x (2b) x (3a) x (4b).
- (f) (1a) x (1c) x (1e) x (1g) x (1h) x (1i) x (2a) x (2b) x (3a) x (4b).
- (g) (1a) x (1c) x (1f) x (1g) x (1h) x (1i) x (1k) x (2a) x (2b) x (3a) x (4b).
- (h) (1a) x (1c) x (1g) x (1h) x (1i) x (1k) x (2a) x (2b) x (3a) x (4b).

Explanatory Memorandum
American Express Award Travel Insurance
AMEX Assurance Company

Form AEATI-BIC-EF 7/10

This Explanatory Memorandum describes the bundled and stand-alone benefits available through American Express Award Travel Insurance (“Award Travel”) offered by AMEX Assurance Company (the “Company”). Award Travel is only available to individuals that purchase travel, or whose travel is purchased by the Enrollee or another Covered Person, at least in part through “Award Credits.” Award Credits are defined as frequent flyer points, hotel vouchers, car rental coupons or similar loyalty credits offered by airlines, hotels or car rental companies that have contracts with one of the Company’s American Express affiliates. These contracts relate to how American Express Membership Rewards Points may be exchanged for Award Credits. If an individual makes air, hotel or car rental travel purchases with Award Credits, he or she can be insured through Award Travel, pursuant to which non-refundable Award Credits lost because of a covered trip cancellation or interruption may be reimbursable in an equivalent number of American Express Membership Reward Points.

Award Travel benefit plans otherwise are similar to the Company’s American Express Travel Insurance coverages, providing options that include trip cancellation/interruption benefits, trip delay coverage, baggage protection, emergency medical and dental expense benefits, emergency medical evacuation/repatriation benefits and accidental death and dismemberment coverage, depending on the benefits marketed by the Company or chosen by the Enrollee.

The selection of Award Travel benefits by a prospective Enrollee takes place prior to the application process reflected in web enrollment form AEATI-BIC-EF 7/10. Award Travel coverage is available only through Designated Trip Payment Plans; Annual Payment Plans are not offered. Once an Enrollee begins to complete this web form, the top of each page of the form displays the benefit plan selection in a space referred to by the Company as the “Coverage Selection Blind.” The Coverage Selection Blind shows the plan name, benefits, and coverage amounts.

The following benefit plans are available through Award Travel:

Benefit Plan	Coverage	Limits
Silver Bundle	Medical	\$25,000
	Dental (included in Medical)	\$750
	Emergency Evacuation/Repatriation	\$100,000
	Baggage Loss	\$500
	Baggage Delay	6+ hours \$300 max.
	Trip Cancellation	Up to 100% of cash paid for trip, plus MR Points equivalent to Award Credits redeemed for trip
	Trip Interruption	Up to 100% of cash paid for trip, plus MR Points equivalent to Award

Benefit Plan	Coverage	Limits
		Credits redeemed for trip; if trip paid for through Award Credits is interrupted, Covered Person will receive up to \$5,000 cash benefit to return home or rejoin trip.
	Accidental Death & Dismemberment <ul style="list-style-type: none"> • 24 hour • Scheduled Airline, Common Carrier 	\$50,000 \$100,000
	Trip Delay	6+ hours \$150/day \$500 max.
Gold Classic Bundle	Medical	\$25,000
	Dental (included in Medical)	\$750
	Emergency Evacuation/Repatriation	\$100,000
	Baggage Loss	\$1,000
	Baggage Delay	6+ hours \$300 max.
	Trip Cancellation	Up to 100% of cash paid for trip, plus MR Points equivalent to Award Credits redeemed for trip.
	Trip Interruption	Up to 150% of cash paid for trip, plus MR Points equivalent to Award Credits redeemed for trip; if trip paid for through Award Credits is interrupted, Covered Person will receive up to \$10,000 cash benefit to return home or rejoin trip.
	Accidental Death & Dismemberment <ul style="list-style-type: none"> • 24 hour • Scheduled Airline, Common Carrier 	\$100,000 \$200,000
	Trip Delay	6+ hours \$150/day \$750 max
Platinum Classic Bundle	Medical	\$100,000
	Dental (included in Medical)	\$750
	Emergency Evacuation/Repatriation	\$100,000
	Baggage Loss	\$2,500
	Baggage Delay	3+ hours \$500 max.

Benefit Plan	Coverage	Limits
	Trip Cancellation	Up to 100% of cash paid for trip, plus MR Points equivalent to Award Credits redeemed for trip.
	Trip Interruption	Up to 150% of cash paid for trip, plus MR Points equivalent to Award Credits redeemed for trip; if trip paid for through Award Credits is interrupted, Covered Person will receive up to \$15,000 cash benefit to return home or rejoin trip.
	Accidental Death & Dismemberment <ul style="list-style-type: none"> • 24 hour • Scheduled Airline, Common Carrier 	\$200,000 \$200,000
	Trip Delay	6+ hours \$300/day \$1,000 max.
Diamond Bundle	Medical	\$100,000
	Dental (included in Medical)	\$750
	Emergency Evacuation/Repatriation	\$1,000,000
	Baggage Loss	\$3,000
	Baggage Delay	3+ hours \$750 max.
	Trip Cancellation	Up to 100% of cash paid for trip, plus MR Points equivalent to Award Credits redeemed for trip.
	Trip Interruption	Up to 150% of cash paid for trip, plus MR Points equivalent to Award Credits redeemed for trip; if trip paid for through Award Credits is interrupted, Covered Person will receive up to \$20,000 cash benefit to return home or rejoin trip.
	Accidental Death & Dismemberment <ul style="list-style-type: none"> • 24 hour • Scheduled Airline, Common Carrier 	\$500,000 \$500,000
	Trip Delay	6+ hours \$500/day \$1,500 max.

Benefit Plan	Coverage	Limits
Stand-Alone Trip Cancellation/ Interruption	Trip Cancellation	Up to 100% of cash paid for trip, plus MR Points equivalent to Award Credits redeemed for trip.
	Trip Interruption	Can choose plan with either up to 100% or 150% of cash paid for trip, plus MR Points equivalent to Award Credits redeemed for trip; if trip paid for through Award Credits is interrupted, Covered Person will receive up to \$5,000 cash benefit to return home or rejoin trip.

Form MR PTH AT 5/10

The Company also intends to market an Award Travel product specifically to individuals who are in the process of redeeming American Express Membership Rewards Points (“MR Points”) for Award Credits on the MR Points website. The benefit plan associated with this form will have a benefit structure as described below:

Benefit Plan	Coverage	Limits
Stand-Alone Trip Cancellation/ Interruption	Trip Cancellation/Interruption	<p>Reimbursement, in MR Points, for non-refundable but unused Award Credits. Award Credits are eligible for reimbursement under this plan only if they were obtained through redemption of MR Points in the transaction in which the Enrollee purchased this travel insurance.</p> <p>Reimbursement of up to \$5,000 cash for: (1) Charges for a new or changed airline ticket to return the Covered Person to his or her point of origin or to allow the Covered Person to rejoin</p>

Benefit Plan	Coverage	Limits
		his or her trip; and (2) non-refundable charges or taxes/surcharges relating to air, hotel or rental car purchases made at least in part with Award Credits obtained through redemption of MR Points in the transaction in which the Enrollee purchased this travel insurance.

[AMERICAN EXPRESS® AWARD TRAVEL INSURANCE]

CERTIFICATE OF INSURANCE

Underwritten by AMEX Assurance Company
[Administrative Office, MC 08-01-20, 20022 N. 31st Ave., Phoenix AZ 85027]

Certificate prepared for: [John/Jane Doe]
Identification number: [xxxxxxxxxxxxxx]

We have issued the Group Master Policy AX0126 (herein called the Policy) to the Master Policyholder. Coverage is provided to You and Traveling Companions enrolled for coverage, subject to the exclusions and provisions of the Policy.

IF YOU ARE NOT FULLY SATISFIED WITH THE [AMERICAN EXPRESS AWARD TRAVEL INSURANCE] DESCRIBED WITHIN, YOU MAY VOID IT BY RETURNING THIS CERTIFICATE OF INSURANCE [14] DAYS AFTER RECEIPT TO US AT AMEX ASSURANCE COMPANY, [ATTN: AMERICAN EXPRESS AWARD TRAVEL INSURANCE], [P.O. Box 471792, Tulsa OK 74147-1792]. YOUR PREMIUM WILL BE REFUNDED IN FULL AND WHEN SO RETURNED THE COVERAGE WILL BE VOID FROM THE BEGINNING.

COVERAGE EFFECTIVE DATE

[Trip Cancellation coverage is effective the earlier of 12:01 a.m. on the date:

1. You applied for coverage as evidenced by phone, fax or electronic transmission; or
2. After the date Your enrollment is postmarked.]

Coverage for [Trip Interruption], [Global Trip Delay], [Global Baggage Protection], [Travel Accident Protection], [Emergency Medical and Dental Expense] and [Emergency Medical Evacuation/Repatriation] is effective at 12:01 a.m. on the Covered Trip Departure Date, provided:

1. Your enrollment is received and validated by Us; or
2. Your enrollment is postmarked prior to or on the Covered Trip Departure Date.

For summary information about Covered Persons, Benefits and Coverage Effective Dates, see Your Schedule of Benefits. For all types of benefits, coverage is not effective unless the correct premium has been paid.

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[EXHIBIT 1](#)

I. INTRODUCTION TO YOUR COVERAGE

This Certificate of Insurance Coverage (“Certificate”) provides travel benefits for Covered Persons as described below.

This Certificate **replaces any other Certificate that You may have received previously.** Capitalized terms are defined in the following section on Definitions or when first used within this Certificate. The benefits described in this Certificate are available to individuals:

1. Who are enrolled in the Membership Rewards Program or whose travel is purchased by the Enrollee or another Covered Person who is enrolled in the Membership Rewards Program;
2. Whose travel on a Scheduled Airline, hotel stay or car rental is purchased, in whole or in part, with [Your] Award Credits [earned through redemption of MR Points in exchange for such Award Credits];
3. Who meet all other enrollment requirements for coverage under this Certificate; and
4. For whom all premiums have been paid.

The Certificate does not cover loss of any MR Participant Awards except for Award Credits and does not cover loss of credits or points redeemed from Other Loyalty Programs. It also does not cover travel purchased entirely with cash or through converting MR Points directly to statement credits on an American Express Account, such as in the Pay with Points program.

You may cover Yourself and up to nine additional Traveling Companions (a total of 10 Covered Persons) with this coverage.

Benefits are subject to all the terms, conditions and exclusions of the Policy. **This Certificate is an important document. Please read it and keep it in a safe place.**

II. DEFINITIONS

Certain words used in this Certificate are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires. Some words defined in this section only relate to

certain benefits and may not apply to Your Certificate if You do not choose those benefits.

Accident means a sudden, unexpected, or unintended event that occurs at a single, identifiable time and place, and that causes Accidental Death, Dismemberment, or Accidental Injury. An Accident may not be caused by Sickness or other conditions, or by the voluntary ingestion, injection, or inhalation of any substance.

Accidental Death means the death of a Covered Person as a direct result of an Accident.

Accidental Injury means bodily injury to a Covered Person as a direct result of an Accident.

Account means the credit, charge, prepaid, or debit card account issued to the Enrollee in his or her name to which premiums will be billed. The Account must be listed on the enrollment form or provided to a representative by phone to be considered an eligible enrolled Account to which premium can be billed.

Ambulance means a vehicle equipped for transporting the injured and sick, staffed by trained personnel and is operated and duly licensed through a hospital, municipality or independent ambulance service.

American Express ® means American Express Travel Related Services Company, Inc. or its subsidiaries and affiliates.

American Express® Card means, for the purpose of this Certificate, any card bearing an American Express trademark or logo issued by American Express if Cardmembers who hold such Card are eligible to participate in the Membership Rewards Program.

Attending Physician means the Physician from whom treatment is sought for a Sickness or Accidental Injury.

Award Credits means MR Participant Awards (1) used [by You] for Scheduled Airline, hotel or car rental purchases relating to this Covered Trip [for Yourself or other Covered Persons]; and (2) earned through redemption of [Your] MR Points in exchange for such MR Participant Awards[and/or MR Participant Awards earned by the individual directly from the MR Participant or by other permissible means].

Baggage means each Covered Person's suitcases or traveling bags, the contents of each, and the Covered Person's personal effects that the Covered Person brings on a Covered Trip.

Beneficiary means the person or entity designated on forms and in a manner approved by Us to receive benefits in the event of Accidental Death. If no person or entity is designated, the Beneficiary will be determined by the terms of the Certificate.

Boarding means engaging, by a Covered Person, in the direct and immediate act of getting on and entering into a Scheduled Airline or Common Carrier Conveyance to begin, or while on, a Covered Trip.

Business Effects means property owned by the Covered Person or used in conjunction with the Covered Person's employment for which the safekeeping is the Covered Person's responsibility.

Cardmember means an individual issued an American Express Card.

Common Carrier Conveyance means any land, water or air vehicle operated by a licensed common carrier and offered to the public to carry passengers for hire on a regularly scheduled basis. (A rental or personal vehicle is not a Common Carrier Conveyance.)

Commutation means travel between an individual's residence, whether Permanent or Temporary, and the individual's routine place of daily employment.

Company means AMEX Assurance Company and its duly authorized agents or subcontractors.

Company Officer means, in regards to the employer of a Covered Person, a person who acts in an official capacity in a company. Company Officers include, but may not be limited to directors, managers and corporate secretaries.

Complications of Pregnancy means conditions whose diagnoses are distinct from pregnancy, but are adversely affected by pregnancy or caused by pregnancy. Such conditions include, but are not limited to:

1. Acute nephritis;
2. Nephrosis;
3. Cardiac decompensation;
4. Missed abortion and similar medical and surgical conditions of comparable severity;
5. Non-elective cesarean section;
6. Ectopic pregnancy which is terminated;
7. Hyperemesis gravidarum and preeclampsia; or
8. Spontaneous termination of pregnancy that occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy shall not include:

1. False labor;
2. Occasional spotting;
3. Physician-prescribed rest during the period of Pregnancy;
4. Morning sickness; and
5. Similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

Coverage Effective Date is the date shown on the Schedule of Benefits identifying the date coverage under the Certificate begins.

Covered Person means You or Your Traveling Companions :

1. Who are enrolled in the Membership Rewards Program or whose travel is purchased by the Enrollee or another Covered Person who is enrolled in the Membership Rewards Program;
2. Whose travel on a Scheduled Airline, hotel stay or car rental is purchased, in whole or in part, with [Your] Award Credits [earned through redemption of MR Points in exchange for such Award Credits];
3. Who meet all other enrollment requirements of the Plan ; and
4. For whom all premiums have been paid.

To be a Covered Person, an individual's travel expenses must be paid for, **at least in part**, with Award Credits. An individual is **not** a Covered Person if his or her trip was paid for entirely through one or more of the following methods:

- cash;
- conversion of MR Points directly to statement credits on an American Express

Account, such as in the Pay with Points program;

- redemption of MR Participant Awards that are not Award Credits; and/or
- credits or points redeemed from Other Loyalty Programs.

If You pay for coverage on behalf of another person(s), but do not accompany the person(s) on the Covered Trip, You are not a Covered Person.

Covered Trip is defined in the Description Of Benefits section in connection with each type of benefit provided by Us under this Certificate.

Covered Trip Conclusion Date means the date on which the Covered Person is originally scheduled to return to the point where the Covered Trip started or to the Covered Person's final destination.

Covered Trip Departure Date means the date on which the Covered Person is originally scheduled to leave on the Covered Trip.

Dentist means a Doctor of Dental Surgery or Doctor of Dental Medicine as defined and licensed by the jurisdiction in which the Dentist is practicing, and who is providing dental services authorized by his or her license. The treating Dentist may not be a Covered Person, Spouse or Domestic Partner of the Covered Person, other Family Member of the Covered Person or anyone else related to the Covered Person by blood.

Dependent means

1. Your lawful Spouse or Domestic Partner;
2. Your unmarried, dependent children under 26 years of age who rely on You for financial support and maintenance; and
3. Your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.

Deplaning means engaging, by a Covered Person, in the direct and immediate act of moving down, out, or off of the Scheduled Airline while on a Covered Trip. Once the Covered Person's body has completely exited the Scheduled Airline, he or she is no longer Deplaning.

Designated Trip Payment Plan means a selected option of premium payment whereby You enroll for coverage and pay a premium for benefits selected under the Certificate for each Covered Person and Covered Trip. Re-enrollment is required for each Covered Trip.

Dismemberment means, with reference to hand or foot, complete and permanent severance through or above the wrist or ankle joint as a result of an Accident, and as used with reference to eye, means the irrecoverable loss of the entire sight thereof as a result of an Accident.

Domestic Partner means persons who either,

1. Can provide documentation of registration of the Domestic Partner relationship pursuant to a state, county or municipal provision, or
2. Can meet all of the following qualifications:
 - a. Have resided with each other continuously for at least 12 months in a sole-partner relationship that is intended to be permanent;
 - b. Are not married to any other person;
 - c. Are at least 18 years old;
 - d. Are not related to each other by blood closer than would bar marriage per state law; and
 - e. Are financially interdependent as can be documented by copies of joint home ownership or lease, common bank accounts, credit cards, investments or insurance.

Enrollee means the person [who is enrolled in the Membership Rewards Program](#), who authorizes completion of the enrollment form, who pays the required premium and, if applicable, takes a Covered Trip and enrolls eligible Traveling Companion(s).

Exceptional Danger means a circumstance in which a reasonably prudent person, using ordinary caution, would realize that he or she was at substantial risk of serious injury or death.

Family Member means the Covered Person's Dependent, son or daughter (including adopted and those who are in the process of becoming adopted, foster, step or in-law), Domestic Partner's son or daughter (including adopted and those who are in the process of becoming adopted, foster, step or in-law), brother or sister (including step or in-law), parent (including step or in-law), grandparent (including step or in-law), grandchild (including adopted and those

who are in the process of becoming adopted, foster or step), aunt, uncle, niece, nephew, guardian, or ward.

Felonious Assault means an act of violence against a Covered Person, or the Covered Person's Family Member or Traveling Companion requiring medical treatment in a Hospital.

Financial Default means the complete suspension of operations due to financial situations, whether or not a bankruptcy petition is filed, or partial suspension of operations after the filing of a bankruptcy petition.

High-Risk Articles means the following personal property of a Covered Person:

1. Jewelry;
2. Sporting equipment;
3. Photographic or electronic equipment;
4. Computers and audio/visual equipment;
5. Items consisting in whole or in part of gold, silver or platinum; and
6. Furs or articles made mostly with fur or trimmed or lined with fur.

Hospital means an institution which meets all of the following requirements:

1. It is properly accredited and where required by law, holds a license as a Hospital;
2. It operates mainly for the care and treatment of sick or injured persons as inpatients;
3. It provides 24 hours a day nursing care by registered nurses;
4. It has staff of one or more Physicians available at all times; and
5. It provides organized facilities for diagnosis and surgical procedures.

Hospital does not include any of the following:

1. A facility used primarily for the care of the aged;
2. A mental institution or sanitarium;
3. A facility used primarily as a clinic, nursing home, hospice or similar place of business;
4. A long term nursing unit or geriatric ward;
5. A rehabilitative facility or extended care facility for convalescent patients; or
6. A military or veterans hospital, soldier's home or any hospital that is contracted for or operated by the federal government or any of its agencies for members or former members of the armed forces, unless You are legally required to pay for the services.

With respect to outpatient surgery or diagnostic testing, an ambulatory surgical center or a clinic will be considered a Hospital.

Master Policyholder means the trustee of the AMEX Assurance Travel Group Trust and any successors of such trustee that may serve in the future.

Medically Necessary means a service, supply, drug, or article that is:

1. Recommended and approved by a Physician or Dentist or acting within the scope of his or her license;
2. Consistent with the Covered Person's condition or accepted standards of good medical practice;
3. Medically proven to be effective for the Sickness or Accidental Injury for which it is recommended or approved;
4. Not performed mainly for the convenience of the Covered Person or the Physician or Dentist;
5. Not considered experimental or conducted for research purposes; and
6. The most appropriate level of services which can be safely provided to the Covered Person.

Membership Rewards Account, or MR Account, means the account in which a Cardmember's MR Points accumulate until redeemed by the Cardmember.

Membership Rewards Points or MR Points means points in the MR program which are earned by a Cardmember by spending on eligible American Express Cards, and which:

1. are redeemable for numerous types of products, including travel-related services; and
2. also may be redeemed for MR Participant Awards.

Membership Rewards Program means the program available with most American Express Cards allowing Cardmembers enrolled in the Program to earn MR Points when making purchases with an eligible American Express Card.

MR Participant means select business counterparties with which American Express has agreements regarding the redemption of MR points in exchange for MR Participant Awards.

MR Participant Awards means points, miles, or other loyalty credits that are available from an MR

Participant or vouchers or certificates available from the MR Participant.

Occurrence means a single instance or a continuous or repeated exposure to conditions during the Period of Coverage which results in eligibility for payment of a Policy benefit. The loss shall be deemed one Occurrence if it is attributable directly or indirectly to one cause or to one series of similar causes.

Other Loyalty Program means a travel-related or other business that provides credits, points or other value redeemable for travel-related services, including air travel, hotel stays or car rental, but who is not an MR Participant.

Participating Organization means the organization with which You are affiliated that has completed a Participating Organization Application under the Master Policy and has been accepted by the Company.

Pay with Points is a process that may be available to an individual who accrues MR Points and then uses the MR points to pay for travel by converting them to statement credits to off-set some or all of the expense of that travel reflected on the individual's American Express Card Account .

Period of Coverage means that period of time during which a Covered Person is covered under the Policy. This period begins on the Coverage Effective Date, which is variable by coverage, and ends at 12:01 a.m. on the date immediately following the Covered Trip Conclusion Date.

Permanent Residence means the one primary dwelling place where the Covered Person resides and to which he or she intends to return.

Physician means a Medical Doctor or Doctor of Osteopathy as defined and licensed by the jurisdiction in which the Physician is practicing, and who is providing medical services authorized by his or her license. For the purposes of this Certificate, Physician also means an advanced practitioner licensed in the applicable jurisdiction to provide medical services under the direct supervision of a Medical Doctor or Doctor of Osteopathy, such as an advanced practice nurse or a physician's assistant, and who is providing medical services authorized by his or her license. The treating Physician may not be a Covered Person, Spouse or Domestic Partner of the Covered Person, other Family Member of the Covered Person or anyone else related to the Covered Person by blood.

Plan means the Policy and the benefits described therein.

Policy means the Group Insurance Master Policy AX0126 issued to the Master Policyholder and includes a copy of this Certificate, which is attached to the Policy issued to the Master Policyholder.

Preexisting Condition is a Sickness or Accident that existed, or for which a Covered Person, Traveling Companion or Family Member of a Covered Person or Traveling Companion was treated or received medical advice, before the Coverage Effective Date. The existence of a Preexisting Condition may cause certain benefits to be excluded, as explained in the section Terms That Apply To All Benefits, in the subsection on the Certificate's Preexisting Condition Exclusion.

Reasonable and Customary means the usual fee charged by a Physician or Dentist or by a provider of medical transportation services, or by a mortician, within a certain geographic area. The locality where the charge is made also will be considered. Locality means a county or such greater area as is needed to represent a cross section of providers giving the type of service or supplies for which the charge was made. If the fees charged are higher than the average amounts, the individual receiving the service is responsible for paying the difference.

Replacement Cost means the lesser of the cost to repair or replace Baggage with new material or property of like kind and quality as a result of physical loss, theft, pilferage, and significant damage to or destruction of the Baggage. Deduction for depreciation of the item will also be taken into consideration.

Residence means either the Covered Person's Permanent Residence or Temporary Residence.

Schedule of Benefits means the summary of benefits for all Covered Persons under the Certificate.

Scheduled Airline means a commercial airline that publishes schedules and fares for regular passenger service between cities and which is:

1. Of United States registry and certified for civil scheduled air transport by the United States government to carry passengers on a regularly scheduled basis; or
2. Of foreign registry and approved by the United States government or the appropriate foreign authority where the aircraft is registered; or
3. A Scheduled Charter, defined as an airline charter service that meets all of the following qualifications:
 - a. It is operated by a Scheduled Airline;
 - b. It is licensed to carry passengers for hire;
 - c. It is available to the public; and
 - d. It is not hired, owned or leased by a Covered Person's employer.

Sickness means an illness or disease.

Spouse means a person to whom the Covered Person is married.

Temporary Residence means a dwelling place where the Covered Person intends to reside for a limited time during a Covered Trip, and which is occupied or intended to be occupied by the Covered Person for 45 days or more.

Terrorist Incident means an act, outside the context of declared or undeclared war or of any form of unrest or civil disturbance, committed by one or more persons, neither enlisted nor commissioned in the armed forces of any nation state, for the express or implied purpose of achieving a political, ethnic, or religious goal which causes physical damage to humans, property or infrastructure.

Traveling Companion means a person enrolled by You or enrolled under a separate [American Express Travel Insurance] Certificate or [American Express Award Travel Insurance] Certificate who participates in the entire Covered Trip.

Unforeseeable means incapable of being anticipated with ordinary diligence.

Unused Airfare means the nonrefundable expense for a portion of the Covered Trip not taken through a Scheduled Airline.

Unused Car Rental Award Credits: Award Credits used to purchase a car rental that are nonrefundable and attributed under this Certificate to the number of days that a Covered Person expected to rent the car, but did not do so because of cancellation or interruption of the Covered Trip for a covered reason.

Unused Car Rental Award Credits *do not* include Award Credits that are nonrefundable because a Covered Person failed to take steps necessary to recover the Award Credits before their expiration, such as paying fees to replenish Award Credits not used because of a cancelled trip.

Unused Hotel Award Credits: Award Credits used to purchase a hotel stay that are nonrefundable and attributed under this Certificate to the number of nights that a Covered Person expected to stay at the hotel or hotels but did not stay because of cancellation or interruption of the Covered Trip for a covered reason. Unused Hotel Award Credits *do not* include Award Credits that are nonrefundable because a Covered Person failed to take steps necessary to recover the Award Credits before their expiration, such as paying fees to replenish Award Credits not used because of a cancelled trip.

Unused Scheduled Airline Award Credits: Award Credits used to purchase Scheduled Airline travel that are nonrefundable and attributed under this Certificate to air mileage equal to the total air miles scheduled for a Covered Trip minus actual air miles flown because of cancellation or interruption of the Covered Trip for a covered reason. Unused Scheduled Airline Award Credits *do not* include Award Credits that are nonrefundable because a Covered Person failed to take steps necessary to recover the Award Credits before their expiration, such as paying fees to replenish Award Credits not used because of a cancelled trip.

We, Us, Our means the Company.

You, Your means, or refers to, the Enrollee, *except in Exhibit 1 to this Certificate when You or Your means any Enrollee or Covered Person entitled to reimbursement under this Certificate.*

III. DESCRIPTION OF BENEFITS

The benefits chosen by You for the Covered Persons under this Certificate are included on the Schedule of Benefits attached to this Certificate. The required premium for the benefits is also included on the Schedule of Benefits. Once You and any Traveling Companions have been enrolled, You pay the required correct premium, and We validate and accept Your enrollment, We will provide the benefits described in this section to all Covered Persons.

A. [TRIP CANCELLATION/INTERRUPTION]

1. Definition of Covered Trip

In relation to the Trip Cancellation/Interruption coverage as described below, Covered Trip means a period of travel by Common Carrier Conveyance, Scheduled Airline or other means :

- a. The purpose of which is business or pleasure;
- b. Which has a defined Covered Trip Departure Date and a Covered Trip Conclusion Date; and
- c. Which does not exceed 365 consecutive days from the date of departure.

If the Covered Trip exceeds 365 consecutive days, We will cover only the first 365 days. The Covered Trip begins when a Covered Person Boards a Scheduled Airline or Common Carrier Conveyance to begin the trip or enters a vehicle or other means of transportation and begins the trip .

2. Explanation of Benefits

Subject to the limitations on covered expenses described in this Section and in the limitations and exclusions described in this Section and in the Section on Terms that Apply to All Benefits, and other terms and conditions of the Certificate, the trip cancellation and trip interruption benefits We provide to Covered Persons are described in EXHIBIT 1, which is attached to and incorporated into this Certificate, as well as in the provisions below.

3. Covered Reasons for Trip Cancellation and Interruption

We will pay this benefit if the Covered Person's or Traveling Companion's Covered Trip is cancelled or interrupted as a result of any of the following reasons:

a. Unexpected or unintended injury, illness or disease:

- (1) which is so disabling, in the written opinion of a Physician or Dentist, acting within the scope of his or her practice, as to reasonably cause the Covered Person to interrupt or cancel his/her Covered Trip;
- (2) occurring to a Family Member, Traveling Companion, or Traveling Companion's Family Member that is considered life threatening; or
- (3) occurring to a Family Member, Traveling Companion, or Traveling Companion's Family Member who requires the Covered Person's or Traveling Companion's care.

The following requirements apply to an unexpected injury illness or disease:

- i. the injury, illness or disease must require examination or treatment by a Physician or Dentist, acting within the scope of his or her practice, prior to the cancellation or interruption of the Covered Trip (see definition of Covered Trip).
 - ii. the Covered Person must notify the appropriate travel supplier(s) of the Covered Person's cancellation or interruption within 48 hours of a medical exam or treatment, or as soon as reasonably possible. Failure to do so may affect your claim payment;
- b. Death of a Covered Person, Family Member, Traveling Companion, or Traveling Companion's Family Member if the death occurs within 30 days of the Covered Persons' scheduled Covered Trip Departure Date (but after the Covered Trip is purchased) or during the Covered Trip;
 - c. Unexpected or unintended circumstances for active duty members of the United States Armed Forces which will include official (written) revocation by a Unit Commanding Officer (as defined by the Armed Forces) of previously approved (written) leave which is not due to war-related situations, full or partial mobilization or mass reassignment of Armed Forces personnel or invocation of the War Powers Act;
 - d. Adverse weather or natural disasters resulting in the complete cessation of travel services for at least [24] hours. There is no coverage for storms or hurricanes that have been named by the World Meteorological Organization, National Weather Service (or meteorological organization of similar stature and purpose) prior to the purchase of the coverage;
 - e. The Covered Person's or Traveling Companion's Permanent or Temporary Residence becoming uninhabitable **due to vandalism or burglary, or** due to fire, flood, volcano, earthquake or other natural disasters;

- f. The accommodations at the Covered Person's destination are uninhabitable because of [vandalism or burglary, or because of](#) fire, flood, volcano, earthquake or other natural disasters;
- g. The Covered Person or Traveling Companion being subpoenaed, required to serve on a jury or served with a court order prior to the Covered Trip Departure Date or during the Covered Trip;
- h. The Covered Person, Traveling Companion or Family Member of a Covered Person or Traveling Companion being hijacked or quarantined prior to the Covered Trip Departure Date or during the Covered Trip;
- i. Unforeseeable, unintended or unexpected termination or layoff of a Covered Person's or Traveling Companion's employment by his or her employer, provided that the Covered Person or Traveling Companion who is terminated or laid off had been continuously employed by the employer as a full or part-time permanent employee for [24 months] prior to the [termination or layoff, not including self-employment;](#)
- j. Unforeseeable, unexpected or unintended Financial Default or bankruptcy of any tour operator, hotel, resort, rental car company, other travel supplier, Scheduled Airline, or Common Carrier Conveyance, whose services or products constitute all or part of the Covered Person's Covered Trip. Financial Default occurring on, before or less than 7 days after the Coverage Effective Date of Trip Cancellation is not covered;
- k. If the Covered Person, Traveling Companion or Family Member of a Covered Person or Traveling Companion is victim of a Felonious Assault within 10 days prior to the Covered Trip Departure Date;
- l. Travel arrangements cancelled by a tour operator, Scheduled Airline or Common Carrier Conveyance due to adverse weather or as a result of labor disputes that affect public transportation;
- m. Scheduled Airline or Common Carrier Conveyance-caused delays due to adverse weather or as the result of labor disputes that affect public transportation. The Scheduled Airline or Common Carrier-caused delay must be at least [6] hours or by [12:01 a.m.] of the

next day (in the time zone where the delay originally occurred), whichever happens first;

- n. A Terrorist Incident in the Covered Person's city of destination that occurs after the Coverage Effective Date. The Covered Person must be scheduled to arrive in that city within 30 days following the Terrorist Incident;
- o. A Covered Trip delay that results in the loss of more than [50] % of the Covered Person's Covered Trip length. Covered Trip delay as it applies to such loss of Covered Trip length includes the following, unless caused by the action or inaction of a Covered Person or Traveling Companion: missed connections, delayed departure, cancellation, denied Boarding, Scheduled Airline or Common Carrier Conveyance-caused delays; lost or stolen passports, quarantine, hijacking, unannounced strike, natural disaster, or a civil disorder;
- p. Required and mandatory evacuation ordered by local authorities at the Covered Person's final destination due to hurricane or other natural disaster. The Covered Person must have at least 50% of the total Covered Trip length remaining on such Covered Trip at the time the mandatory evacuation ends in order to cancel or interrupt such Covered Trip;
- q. Direct involvement in a traffic accident by a Covered Person or Traveling Companion while directly en route to departure of Your Scheduled Airline or Common Carrier Conveyance.

4. Covered Expenses under Trip Cancellation/Interruption Coverage

A maximum benefit of up to the amount indicated on the Schedule of Benefits is provided to cover certain expenses listed below which are related to Trip Cancellation/[Interruption](#). [Trip Interruption [coverage](#) is reflected as a percentage of the aggregate amount of [Trip Cancellation coverage](#) and is also indicated on the Schedule of Benefits.] Covered expenses mean:

- a. [Forfeited, published, nonrefundable payments or deposits incurred as a result of cancellation penalties imposed by Scheduled Airline or Common Carrier Conveyances, change fees incurred in lieu of full penalties (not including travel agency penalties) or [rebanking fees for reinstating Award Credits used to purchase a Covered Trip if the trip is cancelled; non-refundable charges or penalties for a Scheduled](#)

Airline, hotel or car rental[purchased in whole or in part with Award Credits];

- b. [The charge incurred for an individual supplement if the Traveling Companion's Covered Trip is cancelled, but the Covered Person's Trip is not cancelled;]
- c. [Unused, nonrefundable travel arrangements made by the Covered Person for the Covered Trip;]
- d. If the Covered Person must return to a Permanent or Temporary Residence due to a covered reason described in this Section, We will pay :
 - (1) additional transportation expenses to the Covered Person's Permanent or Temporary Residence via a Scheduled Airline, Common Carrier Conveyance, rental car or personal vehicle , up to [\$5,000]; and
 - (2) any Unused Scheduled Airline Award Credits, Unused Hotel Award Credits or Unused Car Rental Award Credits as described in Exhibit 1 to this Certificate on Trip Cancellation and Trip Interruption benefits;
- e. [Reasonable additional accommodation and economy class transportation expenses combined up to \$150 per day if, during a Covered Trip, the Covered Person, the Covered Person's traveling Family Member or a Traveling Companion must remain in the Hospital or has been certified as medically unable to travel. This benefit is provided for a maximum of five days and applies to each Covered Person who is not hospitalized and able to travel;]
- f. [If it is necessary for the Covered Person to interrupt the Covered Trip and return to a Permanent or Temporary Residence via alternate transportation as a result of a covered loss , We will cover the charge to return the Covered Person's personal or rental vehicle to a Permanent or Temporary Residence or to the nearest available rental car location] and
- g. If the Covered Person is interrupted due to a covered reason described in this section, but can rejoin the Covered Trip at a different location, We will pay :

- (1) the additional transportation expenses in order for the Covered Person to rejoin the Covered Trip, up to [\$5,000]; and
- (2) any Unused Scheduled Airline Award Credits, Unused Hotel Award Credits or Unused Car Rental Award Credits as described in the table in Exhibit 1 to this Certificate on Trip Cancellation and Trip Interruption benefits.

5. Notice of Claim and Proof of Loss

Notice of Claim: The Covered Person shall provide Notice of Claim for a cancelled trip to Us as described in Terms That Apply To All Benefits, under the subsection on Claims. **In addition, if interrupted in the course of a Covered Trip, the Covered Person must call Us at [1-800-332-4899] within the United States or collect at [1-303-273-6497] from anywhere else prior to making any additional accommodations or transportation arrangements. Failure to do so may affect coverage.**

Proof of Loss: The Covered Person must provide Us with documentation of the cancellation, interruption or delay and proof of the expenses incurred, as described in the section on Terms That Apply To All Benefits, under the subsection on Claims.

Additionally, the Covered Person must provide:

- a. Proof of the portion of the Covered Trip paid for with Award Credits, including evidence of redemption of MR Points for MR Participant Awards, such as a copy of the MR Points Statement and/or MR Participant Award Statement showing award redemption, a boarding pass for a Scheduled Airline, a hotel voucher or a car rental certificate reflecting such redemption.
- b. Proof of payment of cash paid for any portion of the Covered Trip , such as cancelled checks, credit card statements, other receipts, proof of any refunds granted, copies of applicable tour operator, Scheduled Airline or Common Carrier Conveyance cancellation policies/guidelines .
- c. Proof of age for each party claiming benefits and any other information reasonably required to prove the loss occurred.
- d. If the claims involve health care or death , a legally compliant authorization signed by the patient or representative of the patient releasing medical or other information, and the Attending Physician's statement.

- e. All unused air, rail, cruise or other tickets, if the Covered Person is claiming the value of those unused tickets in either cash or (if the tickets relate to Scheduled Airline Travel) in Unused Scheduled Airline Award Credits.

6. Our Payment of Claims under Trip Cancellation/Interruption Coverage

- a. We will pay claims under these benefits as described in the section on Terms that Apply to All Benefits, in the subsection on Claims. When We pay a claim for an interrupted or cancelled Covered Trip resulting in the loss of Award Credits, we pay the claim by depositing MR Points in [Your] [the] MR Rewards Account[of the Covered Person, or, if applicable, the Enrollee or other Covered Person who paid for the Covered Person's trip using Award Credits]. We will deposit an amount of MR Points determined by Us to be equivalent in value to the lost MR Participant Awards, based on the ratio set in the agreement between American Express and the MR Participant.
- b. **To be reimbursed in MR Points under this Certificate, the Enrollee [or other Covered Person, as applicable,] has the responsibility to maintain his or her MR Account after purchasing this coverage.** If the Enrollee [or other Covered Person] cancels or otherwise loses access to his or her MR Account (through voluntary action, nonpayment of American Express Account, etc.) after this coverage first becomes effective but before We timely attempt to reimburse a claim for loss of Award Credits under this Certificate, the Enrollee [or other Covered Person] forfeits the ability to obtain reimbursement in MR Points. We will continue to provide all other benefits under the Certificate for all losses covered under this Certificate that occur during the Period of Coverage.

7. Exclusions and Limitations Applicable to Trip Cancellation/Interruption Coverage

In addition to the exclusions described in the section on Terms That Apply To All Benefits, the following limitations and exclusions apply to the Trip Cancellation/Interruption coverage .

- a. If the Covered Person fails to notify the appropriate travel supplier(s) of the cancellation within 48 hours of becoming aware of the need to cancel, We will only pay covered cancellation penalties to which the Covered Person was subject prior to the expiration of the 48 hour period. Such travel suppliers include the MR

Participant through which Award Credits were redeemed to purchase the trip. However, if the Covered Person is unable to notify the appropriate travel supplier within 48 hours because a medical condition prevents the Covered Person from doing so or asking someone else to make such notice, We will pay additional covered cancellation penalties caused by such delay if the Covered Person notifies the travel supplier as soon as reasonably possible.

- b. You may insure **no more than 10 Covered Persons**, including Yourself, on any Covered Trip. Covered Persons may receive benefits for interruptions or delays caused by other Traveling Companions enrolled under a separate [American Express Award Travel Insurance] [or an American Express Travel Insurance] Certificate only if You [identify them when You enroll for coverage] [or] call Us at [1-800-332-4899] within the United States or collect at [1-303-273-6497] from anywhere else before the Covered Trip and identify them. **The total number of Covered Persons and additional identified Traveling Companions may not exceed 10 individuals.**
- c. This Certificate does not cover losses from any MR Participant Awards except Award Credits. The Certificate does not cover losses of credits or points redeemed from Other Loyalty Programs.
- d. We will not pay benefits under Trip Cancellation/Interruption coverage if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by or related to:
 - (1) any covered reason which happens prior to the Coverage Effective Date;
 - (2) any covered reason which You or another Covered Person know at the time You purchase this coverage, or reasonably should know at that time, is likely to occur during the Period of Coverage;
 - (3) Scheduled Airline or Common Carrier Conveyance-caused delays except as provided elsewhere in this coverage;
 - (4) travel preparations cancelled by a tour operator, Scheduled Airline or Common Carrier Conveyance except as provided elsewhere in this coverage;
 - (5) changes in plans for reasons other than those specifically listed in this coverage;

- (6) inability to obtain necessary travel documents (passports, visas, etc.), or being detained or having property confiscated by any customs authority;
- (7) financial circumstances (for example personal bankruptcy) of the Covered Person, a Family Member, or Traveling Companion;
- (8) any prohibition by or regulation of a state, federal or foreign government;
- (9) Preexisting Conditions as described in Terms That Apply To All Benefits section, under the subsection on the Preexisting Condition Exclusion unless waived as also described in that subsection;
- (10) covered expense incurred, while on or before a Covered Trip, as a direct result of complications of a medical procedure or medical condition from a Covered Trip taken for the purposes to seek advice for or treatment of any condition (if complications do not occur all covered expense benefits are eligible for such trips);
- (11) fees associated with the rebooking of a cancelled/interrupted trip, or any other fees for services not specifically listed in this coverage;
- (12) a cancellation or interruption of a Covered Trip due to a Felonious Assault inflicted by a Covered Person or a Family Member (if a Covered Person is assaulted by another Covered Person or Family Member, benefits under this Certificate are payable to the victim, but not to the perpetrator); **cancellation penalties to which the Covered Person was subject prior to the purchase of this coverage;**
- (13) employment or business-related obligations of the Covered Person, Traveling Companion or a Family Member of a Covered Person or Traveling Companion ; or
- (14) **Reimbursement in MR Points due to loss of Award Credits if the Enrollee or Covered Person, as applicable, no longer has an MR Account at the time We timely attempt to pay a claim for reimbursement of MR Points.**

B. [GLOBAL MEDICAL PROTECTION]

1. Definition of Covered Trip

In relation to Global Medical Protection coverage described below, Covered Trip means a trip that originates from the Covered Person's Permanent Residence for any length of time and that is of a distance greater than a [150]-mile radius from the Covered Person's Permanent Residence. If a trip exceeds [60] consecutive days, only the first [60] days of the trip will be covered under the Policy.

2. Emergency Medical and Dental Expense Benefit

a. Explanation of Emergency Medical Expense Benefits

We will pay Medically Necessary costs up to [\$25,000] if a Covered Person suffers a Sickness or Accidental Injury occurring on a Covered Trip, subject to the limitations and exclusions described in this Certificate. Such Medically Necessary expenses shall be paid at a Reasonable and Customary rate and must be for:

- (1) treatment by a Physician acting within the scope of his or her license;
- (2) medical services provided in a Hospital;
- (3) emergency prescriptions that directly relate to the Accidental Injury or Sickness suffered while on the Covered Trip; or
- (4) the use of an Ambulance within 48 hours of the initial Occurrence of the Accidental Injury or Sickness.

In addition, the following provisions apply to the Medical Benefit:

- (1) the first expense must be incurred outside of the [150]-mile radius from the Covered Person's Permanent Residence;
- (2) care must be received from a medical provider authorized by Us;
- (3) the Covered Person may use the 24-Hour Travel Assistance Hotline benefit to help locate a Physician or medical facility;
- (4) if the Covered Person is admitted to a Hospital or clinic as an inpatient, the Covered Person must make an effort to notify Us within 48 hours of admission or as soon as reasonably possible, in order to confirm the conditions of coverage;
- (5) the Covered Person must ask the treating Physician or facility to contact Us immediately so We can confirm coverage and arrange direct payment of the covered medical expenses; and

- (6) all benefits for medical care, including medical surgery, cease at the earlier date of when Your Covered Trip ends or when Your coverage terminates under the Policy.

b. Explanation of Emergency Dental Expense Benefit

We will pay Medically Necessary costs up to [\$750.00] if a Covered Person suffers an Accidental Injury or Sickness during a Covered Trip that requires Medically Necessary dental care performed by a Dentist acting within the scope of his or her license. This dental care benefit is subject to the limitations and exclusions described in this Certificate. Such Medically Necessary costs are only payable for treatment of natural teeth, including infection, repairing damage to the tooth's surface or loss of a filling.

In addition, the following provisions apply to the Dental Benefit:

- (1) the first expense must be incurred outside of the [150]-mile radius from the Covered Person's Permanent Residence;
- (2) care must be received from a dental provider authorized by Us;
- (3) the Covered Person may use the 24-Hour Travel Assistance Hotline benefit to help locate a dental facility;
- (4) all benefits for dental care, including dental surgery, at the earlier date of when Your Covered Trip ends or when Your coverage terminates under the Policy ; and
- (5) damage to crowns or to cosmetic dentistry (such as porcelain veneers) benefits, are not covered .

3. Emergency Medical Evacuation/Repatriation Benefit

An amount of insurance up to [\$25,000] as selected by You and shown in the Schedule of Benefits will be provided as Emergency Medical Evacuation/Repatriation coverage, as described below. This benefit is in excess of other sources of insurance payable to the Covered Person.

a. Evacuation

If the Covered Person suffers from a Sickness that first manifests itself, or from an Accidental Injury that occurs, while on a Covered Trip and requires Medically Necessary treatment, We will arrange and pay Reasonable and Customary services required for evacuation to the nearest adequate medical facility. This service will be arranged only if the Covered

Person's Attending Physician determines that adequate medical treatment is not locally available. Medically Necessary treatment must then be performed by a provider designated by Us. For a list of designated providers, please contact Us at [1-800-332-4899] within the United States or collect to [1-(303)-273-6497] from anywhere else. Timely notification by the Covered Person to Us is required.

Medical evacuation services will be provided by a medical transportation specialist or, if appropriate, by Scheduled Airline or Common Carrier Conveyance. Transportation will be arranged upon authorization from both the Covered Person's Attending Physician and a medical provider authorized by Us who concurs that the Covered Person is experiencing a Sickness or Accidental Injury, and is in need of evacuation. When the Covered Person is confined in a medical facility more than [150] miles from a Permanent Residence and the Attending Physician and Our medical provider determine it is feasible and Medically Necessary to transfer the Covered Person to a medical facility nearer a Permanent Residence to recuperate in familiar surroundings, medical evacuation for the Covered Person will be provided.

If We have previously evacuated the Covered Person to a medical facility and the medical provider designated by Us determines that it is Medically Necessary for the Covered Person to be returned to the point of departure, We will pay the Covered Person's medical evacuation airfare or Common Carrier Conveyance costs from that facility to the Covered Person's return destination within one year from the Covered Person's original Covered Trip Conclusion Date, less refunds from the Covered Person's unused transportation tickets. This benefit will be provided only if the medical provider designated by Us determines that the Covered Person's medical condition will not substantially change within [7] days following Hospital discharge or completion of treatment, thereby allowing the Covered Person to complete the Covered Trip as originally planned. Airfare costs will be of the same class as the Covered Person's original tickets. We will not pay for services arranged without Our prior consent or approval.

b. Repatriation of Mortal Remains

When death occurs while on a Covered Trip We will pay the Reasonable and Customary expenses for the preparation and transportation of the Covered Person's remains or ashes to the commercial airport nearest the Covered Person's Permanent Residence. In no event will We pay more than the enrolled benefit amount. We must approve this service in advance.

c. Visitor To Covered Person's Bedside

We will pay for economy class round trip transportation to the Covered Person's bedside for one person in the event a Physician determines Hospital care of [5] days or more is warranted for the Covered Person during a Covered Trip. We must approve this service in advance.

d. Change of Flight

Should the Covered Person suffer an Accidental Injury or Sickness while on a Covered Trip which leaves him/her confined to a Hospital, and if due to this he/she is unable to return to his/her point of origin on the date originally scheduled, We will pay up to \$[100] for domestic flights and up to \$[200] for international flights associated with a ticket change for the Covered Person's flight. This coverage will be payable on tickets which have a scheduled return date. This benefit does not cover conditions or events that, on the date the Covered Person left, are either known or known to likely occur.

4. Proof of Loss under Global Medical Protection

In addition to following the Proof of Loss requirements in the section on Terms That Apply To All Benefits, under the subsection on Claims, a Covered Person shall allow the Company, at its expense, to examine the Covered Person as often as is reasonable while the Covered Person's claim is pending. The Company may also have an autopsy performed where it is not forbidden by law.

5. Our Payment of Claims Under Global Medical Protection

We will pay claims under these Global Medical Protection benefits within [45] days after receipt of a complete Proof of Loss payable under the terms of this Policy, as described in the section on Terms That Apply To All Benefits, in the subsection on Claims.

6. Exclusions and Limitations Applicable to the Global Medical Protection

In addition to the General Exclusions And Limitations described in the Terms That Apply To All Benefits section of this Certificate, the following exclusions or limitations apply to this benefit.

a. EXCESS to other coverage.

All benefits under this Global Medical Protection coverage are excess coverage as described in the section on Terms That Apply To All Benefits, under the General Limitations And Exclusions. This means that any other health, medical, dental or accident insurance coverage the Covered Person may have available to him/her is primarily responsible for

paying benefits covered under this Certificate and we pay for expenses not covered by these other coverages, subject to other limitations and exclusions described in the Certificate. If We pay benefits to cover expenses incurred during a Covered Trip, We reserve the right to seek reimbursement from the Covered Person's other health, medical, dental or accident insurance plans. Covered Persons must cooperate with Us if We seek to recover expenses from their primary health, medical, dental or accident insurance carrier.

b. We will not pay either emergency medical or dental benefits, or emergency evacuation and repatriation benefits, for:

- (1) procedures We consider experimental;
- (2) benefits which the Covered Person is entitled to under any Worker's Compensation act;
- (3) any surgical, dental or medical treatment which, in the opinion of the Attending Physician, can reasonably be delayed until the Covered Person returns to or arrives at his or her Permanent Residence;
- (4) any treatment or medication which at the time of departure is required to be continued during the Covered Trip;
- (5) any repatriation of mortal remains costs not authorized by Us;
- (6) the additional cost of a single or private room at a Hospital except when the Physician treating the Covered Person considers it Medically Necessary;
- (7) any dental appliance, any dental or medical prosthesis, hearing aids;
- (8) contact or corneal lenses, or prescription glasses or spectacles, including any examination of the eyes for these purposes;
- (9) cosmetic surgery, except surgery that is reconstructive, incidental and related to an Accidental Injury or Sickness;
- (10) foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet;
- (11) rest, spa or bath cures, nursing homes for custodial care or other custodial care facilities;
- (12) any transportation other than the medical evacuation/repatriation arranged by Us or use of an Ambulance within 48 hours of the initial Occurrence of the Accidental Injury or Sickness;
- (13) more than the enrolled benefit amount, as indicated on the Schedule of Benefits;
- (14) any surgical, medical treatment, or complications due to either treatments planned or scheduled prior to the Covered

Trip Departure Date and received on the Covered Trip;

- (15) acupuncture and services related to acupuncture;
- (16) biofeedback and other forms of self-help or self-care, including related diagnostic services;
- (17) homeopathic, naturopathic or aroma therapy treatments;
- (18) care in connection with the detection and correction, by manual or mechanical means, of structural imbalance, distortion or subluxation in the human body for purposes of removing nerve interference and the effects thereof, where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertebral column; or
- (19) evacuation to a medical facility if an Attending Physician has not determined prior to the evacuation that adequate medical treatment is not locally available and if the evacuation was not pre-authorized by Us.

c. Benefits limited to Covered Person who is injured or sick

Expenses will be paid only for the Covered Person suffering from an Accidental Injury or Sickness. No benefits will be paid for transportation or expenses for any person other than the Covered Person suffering from an Accidental Injury or Sickness;

d. We will not pay emergency medical and dental expenses for a condition:

- (1) for which a Covered Person is either receiving or on a waiting list to receive treatment;
- (2) with respect to which a Covered Person has received a terminal prognosis; or
- (3) which has caused a medical practitioner to advise against traveling or for which the Covered Trip is undertaken solely for the purpose of obtaining medical treatment.]

C. [GLOBAL TRIP DELAY

1. Definition of Covered Trip

In relation to Global Trip Delay coverage as described below, Covered Trip means a trip:

- a. Taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket, receipt or other evidence acceptable to Us; and

- b. On a Scheduled Airline.

2. Explanation of Benefits

We will reimburse the Covered Person for Covered Expenses incurred when no alternative onward transportation is made available to the Covered Person within [6] hours or by [11:00 p.m.] of the same day (in the time zone of the missed connections, delayed transportation, cancellations or denied Boarding), whichever occurs first, as a result of:

- a. The Covered Person's confirmed onward connecting Scheduled Airline flight for a Covered Trip being missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Airline flight;
- b. The departure of a Covered Person's confirmed Scheduled Airline flight for a Covered Trip from any airport being delayed or cancelled; or
- c. The Covered Person being denied Boarding of the aircraft due to overbooking.

Payment will not exceed \$[150] per day per Covered Person up to Our aggregate limit of \$[750] per Covered Person per Covered Trip. Coverage will be provided to a Covered Person for only one Occurrence per Covered Trip.

3. Covered Expenses for Trip Delay Coverage

For the purposes of Trip Delay coverage, covered expenses mean:

- a. Hotel accommodations;
- b. Transportation;
- c. Food; and
- d. Necessities, which include, on an emergency basis, personal articles and Business Effects.

Total covered expenses may not exceed the per day limit and must be necessary and reasonable.

4. Proof of Loss

When providing Proof of Loss as described in the section on Terms That Apply To All Benefits, under the subsection on Claims, requested documentation may include, but may not be limited to:

- a. Detailed hotel accommodation receipt(s);
- b. Proof of Permanent Residence;
- c. A copy of the Scheduled Airline ticket that includes the original booked ticket and the changed scheduled ticket;
- d. Proof of the trip delay (such as a letter from a Scheduled Airline, newspaper clipping, weather report, police report or other evidence and proof of the expenses claimed as a result of the trip delay); or
- e. Any other necessary expense receipts.

5. Exclusions and Limitations Applicable to Trip Delay

All benefits under this Trip Delay benefit are EXCESS coverage as described in the section on Terms That Apply To All Benefits, under the General Limitations And Exclusions. In regards to the Trip Delay benefit, this means that the claim can be determined and paid only after the claim has been settled with and paid or denied by the Scheduled Airline responsible for the loss. If the Scheduled Airline pays the claim in full, such claim will not be subject to reimbursement under this benefit.

Coverage will not be provided for the denied Boarding of a Scheduled Airline due to overbooking when the Covered Person voluntarily denies Boarding the flight in exchange for an offer/coupon by the Scheduled Airline.]

D. [GLOBAL BAGGAGE PROTECTION

1. Covered Trip

In relation to Global Baggage Protection coverage as described below, Covered Trip means a trip:

- a. Taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket, receipt or other evidence acceptable to Us; and
- b. On a Scheduled Airline, Common Carrier Conveyance or by other means of transportation.

2. Explanation of Benefits

We will pay the benefits described below if the Covered Person's Baggage is unexpectedly and unintentionally lost, damaged or stolen while on the Covered Trip, provided the Covered Person has taken all necessary precautions to preserve, protect and recover the property insured.

a. Carry-on and Checked Baggage Benefit

This benefit is paid for the Replacement Cost up to \$[1,000] for Baggage while the Covered Person is riding

in a Common Carrier Conveyance or Scheduled Airline while on a Covered Trip. Bicycles are covered when checked as Baggage with a Scheduled Airline or Common Carrier Conveyance. In the event of a covered claim for Carry-on and Checked Baggage benefit, We will pay the lesser of:

- (1) the actual purchase price of the item;
- (2) the Replacement Cost of the item at the time of loss; or
- (3) 75% of the Replacement Cost of the item at the time of loss, if the Covered Person cannot provide Us an original, duplicate or replacement receipt for the item used to replace the lost, damaged or stolen item.

See the paragraphs in this subsection below on Exclusions and Limitations Applicable to Global Baggage Protection for important conditions to how We pay these benefits.

b. Delayed Checked Baggage Benefit

This benefit reimburses up to \$[500] for the cost of replacing or renting, on an emergency basis, necessary personal articles and Business Effects contained in a Covered Person's accompanying checked Baggage when the checked Baggage is not delivered, due to fault by the Common Carrier Conveyance or Scheduled Airline, within [6] hours of the Covered Person's arrival at their destination. Such emergency purchases or rentals must be made prior to arrival of the delayed checked Baggage at the destination and within the region serviced by the transportation service location. Bicycles are covered when checked as Baggage with a Scheduled Airline or Common Carrier Conveyance. See the paragraphs in this subsection below on Exclusions and Limitations Applicable to Global Baggage Protection for important conditions to how We pay these benefits.

c. Other Means of Transportation Benefit

Benefits will be paid for the Replacement Cost of personal property and Business Effects if a loss occurs while in a personal or rented vehicle on a Covered Trip. This benefit pays up to \$[1,000]. In the event of a covered claim under this benefit, We will pay the lesser of:

- (1) the actual purchase price of the item;
- (2) the Replacement Cost of the item at the time of loss; or
- (3) 75% of the Replacement Cost of the item at the time of loss, if the Covered Person cannot provide Us an original, duplicate or replacement receipt for the item used to replace the lost, damaged or stolen item.

See the paragraphs in this subsection below on Exclusions and Limitations Applicable to Global Baggage Protection for important conditions to how We pay these benefits.

d. Hotel/Motel Personal Property Benefit

Benefits will be paid for the Replacement Cost to personal property and Business Effects if a loss occurs anywhere on the premises of a hotel or motel where the Covered Person is staying as a paying registered guest. Coverage is available when the Covered Person is staying at any hotel or motel immediately before leaving on, during, or immediately after arriving from a Covered Trip. This benefit pays up to \$[1,000]. In the event of a covered claim under this benefit, We will pay the lesser of:

- (1) the actual purchase price of the item;
- (2) the Replacement Cost of the item at the time of loss; or
- (3) 75% of the Replacement Cost of the item at the time of loss, if [the Covered Person cannot provide Us](#) an original, duplicate or replacement receipt for [the](#) item used to replace the lost, damaged or stolen item.

3. Notice of Claim and Proof of Loss

The Covered Person shall provide Notice of Claim and Proof of Loss to Us as described in Terms That Apply To All Benefits, under the subsection on Claims. In addition to those requirements a Covered Person must take the following steps when submitting a claim for Global Baggage Protection benefits:

a. Carry-on Baggage Benefit

- (1) the Covered Person must promptly file a written report of the loss or damage with a local law enforcement agency and obtain a copy of the report;
- (2) if the loss occurred while the Baggage was on a Common Carrier Conveyance or a Scheduled Airline, the Covered Person also must file a report with the Common Carrier Conveyance or Scheduled Airline before leaving the premises of the airport or station and obtain a copy of the report;
- (3) the Covered Person must then submit a Notice of Claim as described in the section on Terms That Apply To All Benefits, under the subsection on Claims, to obtain a claim form and instructions; and
- (4) the Covered Person must then complete and sign the baggage claim form and return it with the form's requested documentation of loss. The claim form must be filed as soon as

possible, but no later than [60] days following the date of loss.

b. Checked Baggage Benefit

- (1) the Covered Person must file a report with the [Scheduled](#) Airline or Common Carrier Conveyance before leaving the premises of the airport or station and obtain a copy of the report; and
- (2) the Covered Person then must follow Notice of Claim and Proof of Loss procedures as described above in steps (3) and (4) under the Carry-on Baggage benefit.

c. Delayed Checked Baggage Benefit

- (1) the Covered Person must promptly file a delayed checked Baggage report or [property irregularity report](#) with the Common Carrier Conveyance or Scheduled Airline before leaving the premises of the airport or station and obtain a copy of the report;
- (2) the Covered Person must allow [6] hours from the time of arrival at the Common Carrier Conveyance or Scheduled Airline destination for delivery of the delayed checked Baggage. If the delayed checked Baggage is not received within [6] hours, the Covered Person may purchase or rent clothing, toiletries or other necessary replacement articles on an emergency basis up to a limit of \$[500]. Receipts for such purchases and rentals must be furnished when presenting the claim; and
- (3) the Covered Person must then follow Notice of Claim and Proof of Loss procedures as described above in steps (3) and (4) under the Carry-on Baggage benefit.

If a claim is made and a settlement received under Delayed Checked Baggage, the Covered Person cannot also make a claim, for the same or similar items not recovered, under the Checked Baggage benefit.

d. Hotel/Motel Personal Property Benefit

- (1) the Covered Person must promptly file a written report of the loss or damage with the hotel/motel or with a local law enforcement agency, and obtain copies of the report(s); and
- (2) the Covered Person must then follow Notice of Claim and Proof of Loss procedures as described above under steps (3) and (4) under the Carry-on Baggage benefit.

e. Other Means of Transportation Benefit

- (1) the Covered Person must promptly file a written report of the loss or damage with a local law enforcement agency, and obtain copies of the report(s); and
- (2) the Covered Person must then follow Notice of Claim and Proof of Loss procedures as described above under steps (3) and (4) under the Carry-on Baggage benefit.

5. Exclusions and Limitations Applicable to Global Baggage Protection

In addition to the exclusions described in the section on Terms That Apply To All Benefits, under the General Exclusions And Limitations, the following exclusions and limitations apply to the Global Baggage Protection benefits:

a. Limitation on Benefits

We will pay benefits as stated in this subsection above in the paragraphs on Explanation of Benefits in accordance to each applicable limitation:

- (1) **Per Article Limitation** We will pay a maximum of \$300 per article for which a Covered Person experiences a loss per Occurrence (meaning each replaced item will be reimbursed up to \$300); and
- (2) **High-Risk Articles Limitation** In addition to the per article limitation, claim payments on High Risk Articles are subject to an aggregate maximum of \$500 per Occurrence; and

b. Other exclusions applicable to Global Baggage Protection

We will not pay benefits if the loss for which the coverage was sought was directly or indirectly, wholly or partially, contributed to or caused by:

- (1) any act by customs or other governmental authorities, whether by voluntary consent or by confiscation or requisition (except the Transportation Security Administration);
- (2) a mysterious disappearance (where there is an unknown time, place and manner of loss); or
- (3) defective workmanship, normal wear and tear and gradual deterioration.

c. Articles Excluded from Global Baggage Protection coverage:

- (1) umbrellas, hats, personal effects worn on the Covered Person at the time of loss, keys;
- (2) cash or its equivalent; notes, accounts, bills, currency, deeds, food stamps or other evidences of debt or intangible property,

- credit cards and other travel documents (including passports and visas);
- (3) securities;
- (4) tickets and documents;
- (5) eyeglasses, sunglasses, contact lenses; hearing aids, artificial teeth and limbs; prescription or non-prescription drugs;
- (6) food;
- (7) plants and animals;
- (8) automobiles and equipment; motorcycles and motors; aircraft, boats or other conveyances; or
- (9) property shipped as freight or shipped prior to the Covered Trip Departure Date or check-in date.]

E. [TRAVEL ACCIDENT PROTECTION]

1. Covered Trip

In relation to Travel Accident Protection coverage Covered Trip means:

- a. A trip that begins at 12:01 a.m. on the Covered Trip Departure Date and ends at 12:01 a.m. on the date immediately following the Covered Trip Conclusion Date, unless an Accidental Death occurs prior to the travel; and
- b. If a Covered Person travels on a Covered Trip to a Temporary Residence, the trip will be covered only for the first 45 days and coverage will terminate at 12:01 a.m. on the 46th day of the trip, but coverage will resume at 12:01 a.m. on the date the Covered Person departs from the Temporary Residence to conclude the Covered Trip.

2. Explanation of Benefits

a. Accidental Death or Dismemberment Benefit

If a benefit amount is payable under When Benefits Are Payable (subsection below), We will pay the applicable benefit if a Covered Person suffers an Accidental Death or a Dismemberment. We will pay benefits for the greatest loss, either Accidental Death or one category of Dismemberment, sustained by the Covered Person as the result of any one Occurrence. The benefit amounts are reflected on Your Schedule of Benefits.

b. When Benefits Are Payable

- (1) **24-Hour Accidental Death or Dismemberment** This benefit is payable if the Covered Person suffers an Accidental Death or Dismemberment at any time beginning at 12:01 a.m. on the Covered Trip Departure Date and ends at 12:01 a.m. on the date immediately following the Covered Trip

Conclusion Date which does not exceed 365 consecutive days from the date of departure, unless the Accident occurs before the Covered Person commences the trip. If the Covered Trip exceeds 365 consecutive days, We will cover only the first 365 days.

This benefit is not payable if the Accidental Death or Dismemberment benefits are payable under the Scheduled Airline and Common Carrier Conveyance benefit described in the paragraph below and also is subject to applicable limitations and exclusions described in this Certificate. Benefits for Accidental Deaths or Dismemberments occurring on a Covered Trip are otherwise payable as provided on the table below, with an Accidental Death or Dismemberment payment a percentage of the total benefit payable per Occurrence.

- (2) **Scheduled Airline and Common Carrier Conveyance Benefit** During the Period of Coverage, this benefit is payable if the Covered Person suffers an Accidental Death or Dismemberment while Boarding, traveling in or Deplaning **or exiting** from a Scheduled Airline or Common Carrier Conveyance. Benefits are payable as provided on the table below, with an Accidental Death or Dismemberment payment a percentage of the total benefit payable per Occurrence.

TRAVEL ACCIDENT PROTECTION BENEFIT TABLE

<i>Benefit</i>	<i>% per Occurrence</i>
<u>ACCIDENTAL DEATH</u>	100%
<u>DISMEMBERMENT</u>	
Loss of both hands or both feet.....	100%
Loss of one hand and one foot.....	100%
Loss of entire sight of both eyes.....	100%
Loss of the entire sight of one eye and one hand or one foot.....	100%
Loss of one hand or one foot.....	50%
Loss of the entire sight of one eye.....	50%

The Accidental Death or Dismemberment must occur within 100 days from the date of the Accident causing the Accidental Death or Dismemberment.

3. **Provisions Applicable to Travel Accident Protection**

a. **Exposure to the elements**

Coverage will be provided for an Accidental Death or Dismemberment as a result of the Covered Person being unavoidably exposed to the elements while on a Covered Trip because of the disappearance, sinking, or wrecking of a Scheduled Airline, or, in regards to the 24-Hour Accidental Death and Dismemberment benefits only, the disappearance, sinking or wrecking of a Scheduled Airline or Common Carrier Conveyance, car wreck or other unavoidable reason.

b. **Remains cannot be found**

If the Covered Person's remains cannot be found within 52 weeks after the date of an Accident involving the disappearance, sinking or wrecking of a Scheduled Airline on which the Covered Person was a passenger while on a Covered Trip, it will be presumed, subject to the absence of evidence to the contrary, that the Covered Person suffered Accidental Death covered by the Certificate. In regards to 24-Hour Accidental Death and Dismemberment benefits only, this provision applies to any circumstances in which the Covered Person's remains cannot be found, unless such circumstance is otherwise excluded by this Certificate.

c. **Coordinating benefits**

If a Covered Person is eligible for benefits under more than one type of Travel Accident Protection benefits under this Certificate, We will pay benefits for the greatest loss, either Accidental Death or one category of Dismemberment, sustained by the Covered Person as the result of any one Occurrence.

d. **Lump Sum Payment**

Accidental Death or Dismemberment benefits will be paid in a single, lump sum. There are no installment payment options for this benefit.

e. **Payment of Accidental Death Benefit to Beneficiaries**

An adult Covered Person other than Your Dependent may name a Beneficiary or change a Beneficiary at any time. For a Beneficiary designation to become effective, a written request on Our form for designating the Beneficiary must be completed and filed with Us. To obtain a Beneficiary Designation Form, please contact Us at [1-800-332-4899]. If the Covered Person dies prior to the date We receive and record the change, payment will be made to the new Beneficiary. Any Beneficiary designations or changes made will take effect as of the date of the signed request. The prior Beneficiary's interest ends the date the new designation takes effect.

If Your Dependent suffers an Accidental Death, You are always the Beneficiary.

If more than one Beneficiary is designated and the Covered Person has not specified the Beneficiaries' respective interests, the designated Beneficiaries will share equally. If no Beneficiary has been designated, or if the designated Beneficiary dies before the Covered Person and no other Beneficiary is named, the benefits will be paid to the surviving person, or equally to the surviving persons, in the first of the following classes in which there is a living member:

- (1) the Covered Person's Spouse or Domestic Partner;
- (2) the Covered Person's children, equally per stirpes; or
- (3) the Covered Person's estate.

In determining such person or persons, We may rely upon an affidavit by a member of any of the classes of preference Beneficiaries. Payment based upon any such affidavit will fully discharge Us from all obligations under the Policy unless, before such payment is made, We have received written notice of a valid claim by some other person. Any amount payable to a minor may be paid to the guardian of the estate of the minor.

If a benefit not exceeding \$1,000 is payable to an estate or a minor, We may pay such benefit to any relative by blood or with a connection by marriage to the Covered Person who is deemed by Us to be entitled. Any payment We make in good faith shall fully discharge Us to the extent of such payment.

f. Proof of Loss Under Travel Accident Protection

In addition to following the Proof of Loss requirements under Terms That Apply To All Benefits, under the subsection on Claims, a Covered Person shall allow the Company, at its expense, to examine the Covered Person as often as is reasonable while the Covered Person's claim is pending. The Company may also have an autopsy performed where it is not forbidden by law.

g. Timing of Our Payment of Claims Under Travel Accident Protection

We will pay claims under Travel Accident Protection benefits within [45] days after receipt of a complete Proof of Loss, as described in the section on Terms That Apply To All Benefits, in the subsection on Claims.

4. Exclusions and Limitations Applicable to Travel Accident Protection Coverage

In addition to the exclusions and limitations described in the General Limitations And Exclusions section of this Certificate, the following limitations and exclusions apply to Travel Accident Protection coverage:

a. Maximum Accidental Death and Dismemberment Benefit Per Occurrence When Covered By More than One Policy Issued by the Company

If the Covered Person is enrolled under other policies underwritten by AMEX Assurance Company that also provide a benefit for Accidental Death and/or Dismemberment, the maximum sum payable to the Covered Person under all applicable policies for an Accidental Death and/or Dismemberment Loss is \$3,500,000. This does not preclude the Covered Person from receiving all entitled benefits other than Accidental Death and/or Dismemberment benefits, up to the maximum limit disclosed in the Certificate of Insurance, under other AMEX Assurance Company policies.

b. Other Exclusions

Benefits will not be paid if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

- (1) driving, riding as a passenger in, entering or leaving a rental vehicle except for the 24-hour Accidental Death & Dismemberment benefit; or
- (2) any Sickness.]

IV. TRAVEL ASSISTANCE AND OUR 24-HOUR HOTLINE

All Covered Persons under the Policy are eligible to use the 24-Hour Travel Assistance Hotline services described below:

1. Emergency Assistance

If a Covered Person needs emergency assistance for a covered Occurrence under the Policy, the Covered Person can call [1-800-332-4899], 24 hours a day, 7 days a week within the United States, or call collect at [1-303-273-6497] from anywhere else. Please have readily available the Identification Number of this Certificate, a local telephone number, location and details of the situation. We will confirm the Covered Person's eligibility and assist the Covered Person with the situation. If the Covered Person is unable to get through to Us when calling collect, dial directly at [1-303-273-6497]. The assistance coordinator will take the Covered Person's telephone number and return his/her call.

If the Covered Person's emergency needs immediate attention, he/she should acquire local assistance and then contact the Travel Assistance Hotline as soon as the Covered Person is reasonably able to do so. The Travel Assistance Hotline provider will do everything possible to assist the Covered Person immediately upon calling. Unfortunately, there are occasional situations beyond Our control that make providing support difficult. Our assistance providers will make every possible attempt to service the Covered Person during his or her emergency. Our assistance provider's staff will do its very best to refer the Covered Person to appropriate and reputable providers located nearest him or her. However, neither We nor Our assistance provider can be held liable for the outcome or quality of the care the Covered Person receives from these independent practitioners.

2. Pre-trip Planning

Pre-trip Assistance – Before a Covered Person leaves on a Covered Trip, We can provide him or her information on the particular country to which he or she will be traveling, such as passport/visa requirements, inoculations, and travel warnings known to Us.

Consulate/Embassy Referral – We will provide the Covered Person the address and/or phone number of the local embassy or consulate.

Weather Inquiry – This benefit provides the Covered Person with weather forecasts for destinations around the world. We can provide month-to-month averages as well as a short-term detailed forecast.

Foreign Exchange Rates – We are able to provide timely foreign exchange rates throughout the world.

Visa/Passport Requirements – We can provide the Covered Person with the entry requirements for destinations around the world.

Inoculation Information – We will provide the Covered Person with inoculation recommendations that may be needed prior to traveling to his or her destination.

3. Basic Inquiries

Basic Inquiry – We will field calls from the Covered Person about contact numbers, general questions and any other non-emergency questions.

Benefits Inquiry – If the Covered Person should have questions about specific benefits of this service, We will provide the information requested.

Service Only – If the Covered Person is in need of a general service that is not specifically listed, but is still attainable, We will do Our best to provide this service.

4. Financial Assistance

Alternate Cash Source – We are capable of locating ATM's around the United States and in many foreign cities.

5. Medical Assistance

LEVEL I (MEDICAL REFERRAL)

Medical Referral – If an emergency occurs during a Covered Trip that requires the Covered Person to seek urgent and immediate medical advice, the Covered Person should contact the 24-Hour Hotline Travel Assistance to obtain the names and telephone numbers of local qualified Physicians or Dentists that speak his/her language in the area. We are not providing medical advice but rather information. The ultimate choice to seek and accept medical care is the Covered Person's responsibility.

Level II (MEDICAL MONITORING)

Medical Monitoring – If the Covered Person is hospitalized when traveling away from his or her Permanent Residence, Our medical advisors monitor the case from initial admission until discharge by maintaining close contact with the Covered Person and his or her Attending Physician, family Physician and family. Our medical advisors also help determine if adequate care is available locally, and if necessary, facilitate the evacuation of the Covered Person to the nearest appropriate medical facility.

6. Other Assistance Services

Lost Baggage/Document Assistance – We assist with the return of lost baggage by coordinating with the commercial carrier.

Legal Referral – We will provide the Covered Person with convenient legal referrals in his/her general area. The ultimate choice to seek and accept legal advice is the Covered Person's responsibility.

Urgent Message Relay – We will provide for the contact of family and/or friends in the event of an emergency situation while the Covered Person is traveling.

Telephone Interpretation/Translation – We provide emergency telephone translation services in major languages and also make referrals to interpreter services.

V. CHANGING YOUR BENEFITS

If You would like to change the level of Your coverage, please contact Us at [1-800-332-4899]. The effective date for the change of coverage will be the next business day following Our receipt, acceptance and approval of the change and subject to the payment of any additional required premium. Changes to the Designated Trip Payment Plan will not be honored unless placed prior to the Covered Trip Departure Date and approved by Us. [Premium](#) is refundable up to [14] days after the initial purchase of this Plan or the Covered Trip Departure Date, whichever happens first.

VI. TERMS THAT APPLY TO ALL BENEFITS

A. GENERAL PROVISIONS, INCLUDING PREMIUMS AND CLAIMS

1. Premiums

Premiums will be determined for each Covered Person listed on the Schedule of Benefits. [For the Designated Trip Payment Plans offered under this Certificate, premium for the Covered Trip is due prior to the Covered Trip Departure Date.](#)

2. Claims

If a Covered Person experiences a loss for which he or she believes a benefit is payable under this Plan, You or the affected Covered Person must provide both Notice of Claim and Proof of Loss.

a. Notice of Claim

Notice of Claim should be provided to Us within [30] days of the loss. The notice must contain the Covered Person's name, the identification number on this Certificate and a brief description of the loss and associated expenses. Covered Persons may contact Us by calling toll-free stateside [1-800-332-4899] or, if from overseas, by calling collect [1-303-273-6497]. Covered Persons may also write to Us at [AMEX Assurance Company, Attn: \[American Express Award Travel Insurance\], \[P.O. Box 981553, El Paso, TX 79998-9920\]](#). **Some benefits may require sooner Notice of Claim. Please review [any](#) Notice of Claim provision under the Description of Benefits section in connection with each type of benefit of this Certificate for additional instructions, if any, for submitting a Notice of Claim.**

Failure to provide Notice of Claim within [30] days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if notice was provided to Us as soon as reasonably possible. No claim will be denied based upon the failure to provide notice within such specified time, unless this failure operates to prejudice Us.

b. Claim Forms

At the time a Covered Person provides Us with Notice of Claim, We will assist with the Proof of Loss by providing instructions and/or forms for the Covered Person to complete and return to Us. If We do not send the forms within [15] days after We receive Notice of Claim, the Covered Person may meet the Proof of Loss requirements by giving Us a written statement of the nature and extent of the loss in accordance with the Proof of Loss provision below. Covered Persons must cooperate with Us and provide forms and/or documentation as requested by Us which is required and necessary to process the claim and determine if benefits are payable.

c. Proof of Loss

Proof of Loss requires You or the affected Covered Person to send Us all information We request, at Your or the Covered Person's expense, in order that the claim may be evaluated and that We may make a determination as to whether the claim may be paid. The Proof of Loss documentation may be mailed to Us at the same address provided above for mailing the Notice of Claim.

You or the affected Covered Person must provide Us with satisfactory Proof of Loss within [90] days after the date of loss, or as soon as reasonably possible thereafter if the claim cannot be reasonably submitted within [90] days.

Proof of Loss for any Covered Trip must include the Covered Trip Departure Date and the Covered Trip Conclusion Date, as evidenced by the Covered Person's ticket, the Schedule of Benefits, or the enrollment form or, if none of these documents are available, other verification acceptable to Us.

Please review Proof of Loss provisions under the Description of Benefits section in connection with each type of benefit of this Certificate for additional instructions, if any, about what We will need for a Proof of Loss relating to the benefit.

It is Your responsibility to provide all required documentation We request. We reserve the right to request all information We deem necessary to determine that Your claim is payable, and We will not consider that We have received complete Proof of

Loss until all information We have requested is received. If the claim is for a continuing loss for which We make periodic payments, the claimant must give Us written Proof of Loss within [90] days after the end of each period for which benefits are payable.

d. Our Payment of Claims

Claims for benefits will be paid in accordance with state regulations when written Proof of Loss is received. Benefits that provide for periodic payment will be paid monthly. All benefits are paid directly to the Covered Person, except for medical benefits which may be paid directly to the provider of medical services or Accidental Death benefits which will be paid to the Covered Person's Beneficiary. Any payment that We make in good faith will fully discharge Us to the extent of that payment.

3. Other General Terms

a. Change in Permanent Residence

You must notify Us within 30 days after You change Your Permanent Residence. If the change is to a different state, We may need to adjust the terms of Your coverage (including Your rates) to conform to the requirements of that state.

b. Clerical Error

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

c. Conformity with State and Federal Law

If a Plan provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

d. Entire Contract; Representation; Change

This Certificate, the Policy and any applications, endorsements or riders make up the entire contract. Any statement You make to Us in the application or elsewhere is a representation and not a warranty. This means that You make a statement to the best of Your knowledge based on facts known to You at the time. However, You are not warranting that such statement will remain true in the future. This Certificate may be changed at any time by written agreement between the Master Policyholder and the Company. Only the President or Secretary of the Company may change or waive the provisions of the Certificate. No agent or other person may change the Certificate or waive any of its terms. This Certificate may be changed at any time by providing notice to You. A copy of the Policy will be maintained and kept by the Master Policyholder and may be examined at any time.

e. Fraud

If any request for benefits made under the Plan is determined to be fraudulent, or if any fraudulent means or devices are used by You or by any Covered Person to obtain benefits, all benefits will be denied.

We do not provide coverage to You or a Traveling Companion who, whether before or after a loss, has:

- (1) concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
- (2) concealed or misrepresented any fact if the fact misrepresented contributes to the loss.

We may terminate this Certificate for fraud or misrepresentation relating to enrollment or filing claims. See section on Termination Or Cancellation Of Coverage below under subsection on Grounds For Termination.

f. Legal Actions

No legal action may be brought to recover against this Plan until [60] days after Proof of Loss has been received by Us. Any action against Us must be brought within the time allowed by law after the time written Proof of Loss is required to be given, or if the action involves a denied claim, after the claim is denied.

g. Liberalization Clause

If We make a change which broadens coverage under this edition of the Policy without additional premium charge, that change will automatically apply to the Covered Person's coverage as of the date We implement the change in Your state, provided that this implementation date falls within [60] days prior to or during the Period of Coverage described in the Schedule of Benefits.

This clause does not apply to changes implemented through introduction of a subsequent edition of the Policy.

h. Misstatement of Age

If premiums for the Covered Person are based on age and the Covered Person has misstated his or her age, there will be a fair adjustment of premiums based on his or her true age. If the benefits for which the Covered Person is insured are based on age and the Covered Person has misstated his or her age, there will be an adjustment of said benefit based on his or her true age. The Company may require satisfactory proof of age before paying any claim.

i. Right of Recovery

If We make a payment to a Covered Person under this Plan and the Covered Person recovers an amount from another, equal to or less than Our payment, the Covered Person shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from the Covered Person any amount exceeding the maximum amount payable. Provided, however, Our rights to recovery under this subsection shall apply only to the extent any such recovery would represent funds received by You that exceed the amount necessary to fully compensate You for Your loss.

j. Subrogation

In the event of any payment under this Policy, We shall be subrogated to the extent of such payment to all the Covered Person's other rights of recovery. The Covered Person shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in the Covered Person's name. The Covered Person shall do nothing to prejudice such subrogation rights.

B. GENERAL LIMITATIONS AND EXCLUSIONS

1. Excess Coverage

If any loss under this Policy and Certificate is insured under any other valid and collectible policy, this Policy shall cover such loss, subject to its exclusions, conditions, provisions and other terms herein, **only to the extent that the amount of such loss is in excess of the amount of such other insurance which is payable or paid. This limitation applies to all benefits unless otherwise provided above in regards to a specific benefit in the Description of Benefits section.**

2. When a Covered Person has Coverage under similar American Express Products

A Covered Person may be covered for similar benefits under different American Express Products. If both products state that the similar benefits are either primary or that the benefits are excess, the product with the lower level of benefits will pay first and the other product will provide excess coverage.

3. When a trip is not purchased with Award Credits.

Benefits under this Certificate are available only when [You] [an Enrollee or other Covered Person] pay[s] for some portion of Scheduled Airline, hotel stays or car rental purchases for the Covered Trip with Award Credits. This Certificate does not cover travel if Scheduled Airline flights, hotel stays and rental car purchases were not paid for, at least in part, with Award Credits. If an individual's trip was paid for entirely in cash, through converting MR Points directly to statement credits on an American Express Account such as through the Pay with Points program, through MR Participant Awards that are not Award Credits or through credits or points redeemed from Other Loyalty Programs, such losses are not covered under this Certificate.

4. Multiple Certificates of Insurance under this Policy for a Covered Trip

This Certificate takes the place of any Certificate of Insurance previously issued to You under the Policy. You or any Covered Person may qualify under only one Certificate of Insurance issued under the Policy for each Covered Trip. If any Covered Person is insured at the same time under more than one Certificate, We will consider that person to be insured under the Certificate that provides the greatest amount of coverage as shown on the Schedule of Benefits for the Certificate. Upon discovery of the duplication, We will refund any duplicated premium payments that may have been made on behalf of a Covered Person. The records maintained by the Master Policyholder shall determine the insurance provided under the Policy for any Covered Person. The maximum amount We will pay for any one benefit is that which provides the greatest amount of coverage, as shown on the Schedule of Benefits.

5. Preexisting Condition Exclusion

There is no coverage for losses under this Certificate incurred because of a condition of a Covered Person, or a Family Member, Traveling Companion or Family Member of a Traveling Companion if, during the [90] days preceding and including the Coverage Effective Date:

- a. There was medical advice or treatment received or recommended by a Physician or Dentist for the condition;
- b. Symptoms of the condition were present which would have caused a prudent person to seek medical consultation, dental treatment, advice, examination or treatment; or
- c. If during such [90] day period, new or adjusted prescription medication was ordered by a

Physician or Dentist the condition required taking newly prescribed medication or adjusted medication.

The exclusion does not apply to congenital anomalies of Dependent children who are Covered Persons, Family Members, or Family Members of Traveling Companions. Routine examinations for physicals, dental check-ups or similar wellness care visits do not trigger the Preexisting Condition exclusion unless the treating Physician or Dentist diagnoses an injury from an Accident or a Sickness during the examination.

We will waive this Preexisting Condition exclusion in relation to a Covered Person if the Covered Person meets all of the following requirements:

- a. The Covered Person must be medically able to travel at the time the Policy premium is paid; and
- b. The premium under the Policy is paid within [14] days of making the first Covered Trip deposit;

If the Covered Person does not qualify to have the Preexisting Conditions exclusion waived, any Sickness that arises during the Covered Trip that is NOT related to a Preexisting Condition will be eligible for coverage under this Plan.

This exclusion is applicable to all Covered Persons, Traveling Companions, Family Members and Family Members of Traveling Companions, whether or not they are traveling.]

6. Exclusions That Apply To All Benefits

Benefits are not payable if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

- a. War or any act of war, whether declared or undeclared, or any other activity directly related to and occurring while in the service of any armed military force of any nation state recognized by the United Nations;
- b. Participation in a riot, civil disturbance, protest or insurrection;
- c. Violation of a criminal law, offense or infraction, whether cited or charged, by or on behalf of the Covered Person or Beneficiary;
- d. Being engaged or committing fraud, abuse, or illegal activity of any kind by the Covered Person or Family Member;
- e. Suicide or any attempt at suicide, intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury, or autoeroticism;

- f. Being under the influence of any drug, unless taken as prescribed or administered on the advice of a Physician;
- g. Consumption of alcohol at or in excess of the legal blood alcohol level in the state or locality in which the Accident occurred;
- h. Riding in any capacity in an aircraft other than as a fare-paying passenger on a Scheduled Airline or Common Carrier Conveyance;
- i. Riding or driving in any kind of race for prize money or profit;
- j. Participation in professional sporting events (including training);
- k. Pregnancy, resulting childbirth or abortion except to the extent coverage is required for Complications of Pregnancy;
- l. Cosmetic surgery, except surgery that is reconstructive, incidental and related to an Accidental Injury;
- m. Accidental Injury or Sickness covered under any state or federal workers' compensation, employer's liability or occupational disease law;
- n. Any mental or emotional condition, whether diagnosed or undiagnosed;
- o. Any addiction to drugs, alcohol, prescribed or non-prescribed medication, or any other substance;
- p. Voluntary ingestion, injection, or inhalation of any substance;
- q. Fighting, brawling, or injury from a firearm or knife or any other lethal instrument during a fight or brawl unless acting in self defense;
- r. Intentional exposure to Exceptional Danger except in an attempt to save human life;
- s. Confiscation by any governmental authority, public authority, or customs official; or
- t. Any injury received during or as a result of Commutation.

VII. TERMINATION OR CANCELLATION OF COVERAGE

A. GROUNDS FOR TERMINATION

Coverage under the Certificate will terminate or cancel at 12:01 a.m. on the date immediately following the earliest of these events:

1. The Covered Trip Conclusion Date;
2. The Covered Person completes the Covered Trip;
3. The Covered Person reaches the final destination point on a one-way trip or arrival at the return destination on a round-trip;
4. The Covered Trip is cancelled ;
5. A Covered Person's Permanent Residence is no longer within the 50 United States of America, the District of Columbia, or territories of the United States;
6. You request termination of insurance;
7. We determine that misrepresentation, non-disclosure or fraud in enrollment or claims presentation has occurred;
8. The end of the period for which required premiums are due but not paid , subject to the grace period described in above in the section on Terms That Apply To All Benefits, in the subsection on Premiums ;
9. The Policy or any benefit under the Policy is cancelled; or
10. We are unable to collect premium from your Account.

In regards to paragraph 9, above, if a Covered Person is on a Covered Trip at the time the Policy is terminated, the Covered Person's coverage will not terminate until the end of the Period of Coverage for that Covered Trip as defined by this Certificate.

B. REQUIREMENTS FOR TERMINATION

1. During initial review period

To cancel Your coverage during the initial review period referenced on the face page and in the section of this Certificate relating to Changing Your Benefits, you either must:

- a. Return the Certificate, with a request for termination to: AMEX Assurance Company,
Attn: [American Express Award Travel

Insurance], [P. O. Box 471792, Tulsa, OK 74147-1792]; or

- b. Call our Client Service Department at [1-800-332-4899].

2. After initial review period, or by Participating Organization

- a. Any termination request after the initial review period referenced on the face page and in the section of this Certificate relating to Changing Your Benefits will receive a pro-rated refund. The Designated Trip Payment Plan Trip Cancellation/Interruption benefits are not refunded on a pro-rated basis. The premium is consumed from the purchase of the Policy.
- b. You may terminate your coverage under the Certificate as described in this paragraph. To terminate coverage, You or the Participating Organization must provide Us with a notice before a requested termination date. The Participating Organization must provide Us with a minimum of [60] days advance written notice before the requested termination date. Termination is not effective until We are notified in writing by the organization.
- c. Either You or the Participating Organization may terminate one or more benefits under the Policy that are offered as an option or all insurance benefits. Termination or Cancellation of coverage will not prejudice any claim originating prior to termination or cancellation subject to all other terms of the Policy.

3. Termination or Non-Renewal of Policy By Us or the Master Policyholder

- a. This Certificate is provided to Covered Persons under a Designated Trip Payment Plan, which means that coverage lasts only for the duration of a Covered Trip as defined by this Certificate. The coverage is not renewable.
- b. You are eligible to enroll Yourself and other Covered Persons in this coverage because of your participation in the Membership Rewards Program. American Express Travel Related Services, Inc., the American Express company responsible for the Membership Rewards Program, provides access to its participants through a Participation Organization Agreement between the Company and American Express

Travel Related Services, Inc. If the Company non-renews this Participating Organization Agreement, We will provide at least [60] days' written notice to You and to the Participating Organization .

- c. Either the Master Policyholder or We may terminate the Policy with [31] days' notice to the other party.

- d. If the Policy terminates, or the Participating Organization Agreement through which a Covered Person receives coverage terminates, while the Covered Person is on a Covered Trip , the Covered Person's coverage will not terminate until the end of the Period of Coverage for that Covered Trip as defined by this Certificate.

In Witness Whereof, We have caused this Certificate to be signed by Our officers:

[



[Joy A. Hanson
President]
AMEX Assurance Company

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[John M. Collins
Secretary]
AMEX Assurance Company

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EXHIBIT 1

The benefits described in the following tables are subject to all the terms and conditions of the Certificate, including the limitations on covered expenses described in the Section on Description of Benefits, and the limitations and exclusions described in the Section on Description of Benefits and in the Section on Terms that Apply to All Benefits.

Table 1

Covered Trips with Award Credits: Cash v. MR Points		
	If the Trip Is Cancelled You Will Receive the Following in Cash and/or MR Points	If the Trip Is Interrupted You Will Receive the Following in Cash and/or MR Points
Scheduled Airline	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> Non-refundable charges, or taxes/surcharges, [related to the Scheduled Airline flights] Fees for rebanking Award Credits <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> Trip Cancellation results in Unused Scheduled Airline Award Credits (e.g., Applicable rules do not allow rebanking of Award Credits) <p><i>Excludes penalties incurred as result of cancellation not being reported in a timely manner</i></p>	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> Non-refundable charges, or taxes/surcharges, [related to the Scheduled Airline flights] Charges for a new ticket to return to Your point of origin or to rejoin Your Covered Trip Fees for changing ticket to return to Your point of origin or to rejoin Your Covered Trip <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> The Covered Trip has more than 2 legs and the Trip Interruption results in Unused Scheduled Airline Award Credits—determined by subtracting the number of miles actually flown (including departure and return) from the total number of miles for the Covered Trip.* <p>Examples</p> <ol style="list-style-type: none"> Interruption of round trip (2 Legs**): <ol style="list-style-type: none"> Trip is interrupted requiring purchase of new one-way ticket to return to Your point of origin. You will be reimbursed in cash for the charges You have incurred for the new ticket. You will have flown Your entire route, so there are no Unused Scheduled Airline Award Credits. Interruption of multi-leg trip (3 Legs***); Your Covered Trip totals 5,000 miles and You redeemed 50,000 Award Credits for the airline ticket: <ol style="list-style-type: none"> Trip is interrupted at 1st destination, requiring purchase of new one way ticket to point of origin. You will be reimbursed in cash for the charges incurred for the new ticket. You will also be reimbursed for Your Unused Scheduled Airline Award Credits in MR Points based on a ratio of unflown to flown miles applied to the total number of Award Credits redeemed for the Scheduled Airline ticket(s): <ul style="list-style-type: none"> – assuming round trip travel between Your point of origin and 1st destination totals 2,000 miles, You will be reimbursed in the amount of MR points that are equal in value to 30,000 Award Credits (5,000 miles for total trip – 2,000 miles flown = 3,000 unused miles. Divided by total trip miles of 5,000 equals 60%. 60% times 50,000 Scheduled Airline Award Credits = 30,000 Award Credits) If Your trip is interrupted at the 2nd destination, reimbursement will be determined in the same manner as Example 1, above. You will have flown Your entire route, so there are no Unused Scheduled Airline Award Credits.

*All air mileage assumptions for the purposes of claims will be based on mileage calculations published by the Scheduled Airline through which travel is booked.

** 2 Legs means point of origin to destination, back to point of origin. ***3 Legs means point of origin to 1st destination, and 2nd destination, back to point of origin.

Table 2

Covered Trips with Award Credits: Cash v. MR Points		
	If the Trip Is Cancelled You Will Receive the Following in Cash and/or MR Points	If the Trip Is Interrupted You Will Receive the Following in Cash and/or MR Points
Hotel	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> ▪ Non-refundable charges, or taxes/surcharges, [related to the hotel stay] ▪ Hotel cancellation or rebanking fees <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> ▪ Trip Cancellation results in Unused Hotel Award Credits (e.g. Applicable rules do not allow rebanking of Award Credits) <p><i>Excludes penalties incurred as result of cancellation not being reported in a timely manner</i></p>	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> ▪ Non-refundable charges, or taxes/surcharges, [related to the hotel stay,] ▪ Hotel cancellation or rebanking fees ▪ Any cash lost due to a non-refundable reservation, after all Award Credits are applied.* <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> ▪ Your interrupted trip results in Unused Hotel Award Credits based on lost nights of stay. <p><u>Examples</u></p> <p>1. Interruption after 2 nights of a 4 night stay where Awards Credits were used:</p> <ol style="list-style-type: none"> a. Trip is interrupted after second night resulting in the loss of 2 hotel nights b. You will be reimbursed in cash for non-refundable out-of-pocket costs [directly connected to the hotel stay,] such as cancellation fees, taxes or surcharges c. You will be reimbursed for 2 unused nights of hotel reward credits in MR Points <p>2. Interruption of a 4 night stay where Award Credits were used for 2 nights and cash was used for 2 nights:</p> <ol style="list-style-type: none"> a. Trip is interrupted after 2nd night resulting in the loss of 2 hotel nights b. You will be reimbursed in cash for non-refundable out-of-pocket costs [directly connected to the hotel stay,] such as cancellation fees, taxes or surcharges c. You will be reimbursed for two unused nights in cash. <p><i>We will first apply Award Credits to the hotel bill and then cash will be applied to the remainder of the bill.</i></p>

*See example 2.

Table 3

Covered Trips with Award Credits: Cash v. MR Points		
	If the Trip Is Cancelled You Will Receive the Following in Cash and/or MR Points	If the Trip Is Interrupted You Will Receive the Following in Cash and/or MR Points
Car Rental	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> ▪ Non-refundable charges, or taxes/surcharges, [related to the car rental] ▪ Car rental cancellation or rebooking fees <p>Membership Reward Points if:</p> <ul style="list-style-type: none"> ▪ Trip Cancellation results in Unused Car Rental Award Credits (e.g. Applicable rules do not allow rebooking of Award Credits) <p><i>Excludes penalties incurred as result of cancellation not being reported in a timely manner</i></p>	<p>Cash if You have incurred:</p> <ul style="list-style-type: none"> ▪ Non-refundable charges, or taxes/surcharges, [related to the car rental] ▪ Any cash lost due to a non-refundable reservation, after all Award Credits are applied.* <p>Membership Rewards Points if:</p> <ul style="list-style-type: none"> ▪ Your interrupted trip results in Unused Car Rental Award Credits based on lost days of rental. <p><u>Examples</u></p> <p>1. Interruption after 2 days of a 4 day rental where Awards Credits were used:</p> <ol style="list-style-type: none"> Trip is interrupted after second day resulting in the loss of 2 rental days You will be reimbursed in cash for non-refundable out-of-pocket costs [directly connected to the car rental,] such as cancellation fees, taxes or surcharges You will be reimbursed for 2 unused rental days of car rental reward credits in MR Points <p>2. Interruption after 2 days of a four day rental where Award Credits were used for 2 days and cash was used for 2 days:</p> <ol style="list-style-type: none"> Trip is interrupted after 2nd day resulting in the loss of 2 rental days You will be reimbursed in cash for non-refundable out-of-pocket costs [directly connected to the car rental,] such as cancellation fees, taxes or surcharges You will be reimbursed for 2 unused rental days in cash. <p><i>We will first apply Award Credits to the car rental bill and then cash will be applied to the remainder of the bill.</i></p>

*See example 2.

GROUP TRAVEL POLICY

Policyholder: AMEX ASSURANCE TRAVEL GROUP TRUST

Policy Number: AX0126

Effective Date: June 1, 2002, 12:01 A.M. Central Standard Time with automatic renewal on the Policy Anniversary unless otherwise terminated. The Policy and the insurance terminate at 12:01 A.M. Central Standard Time on the date of termination.

Governing Jurisdiction: This Policy is issued in and governed by the laws of Rhode Island

Policy Anniversary : shall occur [June 1, 2002] and [June 1] of each succeeding year.

AMEX Assurance Company, herein referred to as the Company, agrees to pay the benefits provided by this Policy in accordance with its provisions. This Policy provides group travel coverage. The pages that follow are part of this Policy as fully as if recited over the signatures hereto.

PLEASE READ THIS POLICY CAREFULLY FOR FULL DETAILS.

This Policy is a legal contract and is issued in consideration of the Master Application of the Policyholder, a copy of which is attached.

INCORPORATION PROVISION: The provisions of the attached Certificate and all amendments to this Master Policy after its effective date are made part of this Policy. Hereinafter, the term "Certificate of Insurance" in such attachment shall also mean Policy, wherever exchange of the words is appropriate.

IN WITNESS WHEREOF, the Company has executed and attested these presents.

Dated at De Pere, Wisconsin, United States, this 1st day of [June, 2002].



Kenneth J. Ciak
President



Timothy Meehan
Secretary

This Policy was signed by the Policyholder on the Master Application.

Signed by: _____
(A licensed resident agent where required by law)

DEFINITIONS

Wherever used in this Policy:

Company means AMEX Assurance Company

Covered Person means a person for whom an enrollment has been made, correct premium paid and the Company has approved, received and validated the enrollment form.

Master Application means the Application for this Policy.

Participating Organization Application means the application and request form completed by a "Participating Organization" for insurance under the Master Policy.

Participating Organization means an organization engaged in travel or travel related operations that completes a "Participating Organization Application".

Trust means the AMEX Assurance Travel Group Trust, the designated Trustee of that has been issued the Policy.

You and **Your** also mean "Covered Persons", but refer to the Enrollee.

ELIGIBLE CLASSES

Eligible Classes are:

CLASS A

Class A shall consist of persons who desire to enroll for travel related benefits under Master Policy AX0126 and participate in the AMEX Assurance Travel Group Trust and are either:

1. Persons who travel and desire to enroll for travel related benefits for a single, designated Covered Trip, therefore enrolling in the Designated Trip Payment Plan;
2. Persons who travel and desire to enroll for the same travel related benefits for each Covered Trip, therefore enrolling in the Per-Trip Payment Plan; or
3. Persons who travel and desire to enroll for the same travel related benefits for all Covered Trips, regardless of number, therefore enrolling in the Annual Payment Plan.
4. Persons who travel and desire to enroll for travel related benefits [under other Payment Plan offered by the Company].

CLASS B

Class B shall consist of persons who travel through an organization engaged in travel or travel related operations and who is requesting participation in the AMEX Assurance Travel Group Trust by completing a participating organization application for insurance under Master Policy AX0126.

CLASS C

Class C shall consist of persons who have both enrolled for coverage under Master Policy AX0126 through a [Delta Airlines, Inc. owned marketing channel] and have elected to receive coverage for only those Scheduled Airline or charter flights booked with [Delta Airlines, Inc.] Class C Covered Persons shall not have coverage for Scheduled Airline or charter flights booked with any other carrier unless he/she are enrolled separately under another certificate of insurance and pay an additional premium. [Delta Airlines Inc.] shall become a participating organization under Master Policy AX0126 by completing a participating organization application.

CLASS D

Other classes desired

ELIGIBILITY FOR ENROLLMENT

The Class of persons eligible to be insured under this Policy includes and is limited to persons:

- (1) who meet the requirements of either [Class A, B or C] listed above in the "Eligible Classes" provision; and who have paid the required correct [Per-Trip, Designated Trip, or Annual Payment] premium applicable to their benefits; and
- (2) who are named as a Covered Person on an enrollment form provided by the Company; and

- (3) who have a Permanent Residence in the 50 United States of American or the District of Columbia; and
- (4) Who have been accepted by the Company.

You can enroll Yourself and if You desire, eligible Dependents, Traveling Companion(s) and/or a Domestic Partner. To enroll yourself, you must be at least 18 years old. You may be added to coverage in-force or applied for or enrolled by another Covered Person so long as they meet the eligibility requirements under the Policy, list you on their enrollment form, and have attained the age of 18.

Anyone meeting the eligibility requirements under this Policy can enroll. [Applicable premiums will be charged on an Annual, Designated Trip or Per-Trip Payment Plan basis to the Enrollee unless otherwise indicated on the enrollment form]. [It is not a requirement that premiums be paid only by You.] [If You are enrolled in the Designated Trip, Per-Trip or Annual Payment Plan, premiums must be charged entirely to the enrolled Account].

[For businesses that have secured coverage under the Policy, the Company will provide coverage to the business owner/officer and any of the employees of the business listed on the enrollment form and issue a Certificate of Insurance in the name of the business owner/operator/officer.]

PARTICIPATING ORGANIZATIONS

The Policyholder is the Trustee named by a trust agreement. This agreement permits certain Organizations to insure their members, customers, participants, clients or Cardmembers for the benefits provided by this policy. Organizations that do so are Participating Organizations.

A Participating Organization must submit a signed Participating Organization Application in which it agrees to participate in the trust and applies for the insurance provided by this Master Policy AX0126. The Policyholder and the Company will agree on the date an Organization becomes a Participating Organization as signed and agreed to on the Participating Organization Application.

The Participating Organization may cancel one or more benefits under the Policy that are offered as an option or all insurance benefits. Termination is not effective until We are notified, in writing, by the organization. The Participating Organization must provide the Company with a minimum of 60 days advance written notice before the requested cancellation date.

The Company may terminate the Participating Organization by providing 60 days advance written notice before the termination date. The Company's cancellation of a Participating Organization will not prejudice a valid claim that exists on the termination date.

The Policyholder and/or Participating Organization must provide the Company with all the data needed to compute premiums and carry out the terms of the Master Policy AX0126. The Company may examine the records of the Policyholder and each Participating Organization at any reasonable time.

TERMINATION OF MASTER POLICY

The Company can non-renew this Policy. All insurance will cease on the date of non-renewal. If the Company non-renews, it will notify the Policyholder, Participating Organizations and Covered Persons in writing at least 60 days prior to the effective date of the non-renewal. If the Company non-renews the Policyholder must assist the Company in notifying Certificate of Coverageholders of the date their insurance is non-renewed.

The Policyholder or the Company may terminate the Master Policy by giving 31 days advanced written notice to the other party. Termination is without prejudice to any claims that exist on such date. Upon Policy termination by the Policyholder or Company, We are responsible to notify Covered Persons of the termination.

GENERAL PROVISIONS

Clerical Errors

Clerical errors or delays in keeping records for this Policy will not deny insurance which would otherwise have been granted; not extend insurance which otherwise would have ceased and call for a fair adjustment of premium and benefits to correct the error.

Conformity to Law

If not addressed specifically in this Policy, mandated benefits will be provided by administration of the group policy according to individual state requirements. If any provision of the Policy is in conflict with state statutes, the Company will interpret the Policy to conform to that state's statutes.

Entire Contract; Changes

The entire contract is made up of the Master Policy, the Policyholder's Master Application, a copy of which is attached, the Participating Organization Application, if applicable, a copy of which is attached, the Certificate of Insurance, and the individual enrollments of the Enrollees. All statements in the applications are representations and not warranties. Only statements contained in a written enrollment will be used to void insurance, reduce benefits or defend a claim. . If any representation, omission or request for benefits made under the Policy is determined to be fraudulent or if any fraudulent means or devices are used by a Covered Person or by anyone acting on his/her behalf, all benefits will be voided.

This Master Policy may be changed at any time by written agreement between the Company and the Policyholder. Only our President, Vice-President, or Secretary may change or waive the provisions of this Policy. All changes will be reflected by endorsement of the Policy.

Examination of Records

All the Policyholder's records containing information about this Policy must be available to the Company while the Policy is in force. They must also be made available one year after the termination of the Policy.

Incontestability

With regard to the Per-trip and Annual Payment Covered Persons, no statement made by a Covered Person(s) can be used in a contest after his/her insurance has been in force two years during his/her lifetime. No statement the Covered Person(s) makes can be used in a contest unless it is in writing and signed by him/her. This provision shall not preclude the assertion at any time of defenses related to submission of a false or fraudulent claim based upon provisions in the Policy that exclude or restrict coverage.

Maximum Benefit by Coverage

The maximum amount the company will pay for any one benefit is the coverage amount for which the covered Person was enrolled in at the time of the Loss.

Limit on Agent's Authority: No agent may change or waive any provisions of this Master Policy. The Company officer must approve any change or waiver in writing.

Certificates of Insurance: The Company will issue certificates to the Enrollee. Such certificates will describe such Covered Person's benefits and rights under this Master Policy.

Data Needed: The Policyholder or its agent will keep a record of all the data needed to compute premiums and carry out the terms of this policy. The Company may examine such data at any reasonable time.

Policy Non-Participating: This Master Policy does not pay dividends.

Agency: The Policyholder is not the Company's agent for any purpose under this policy.

Rate Changes: The Company can change rates on the renewal date of the Policy by providing the Policyholder written notice of the change at least 60 days prior to the renewal date. The company or the Policyholder must give each Certificate of Coverageholder written notice of any rate increase in accordance with the terms of the Certificate of Coverageholder.

Additional provisions desired

MITCHELL || WILLIAMS

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August 18, 2010

The Honorable Jay Bradford
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

Attention: Mr. Dan Honey
Deputy Commissioner Life and Health

RE: **AMEX Assurance Company**
NAIC #: 27928; FEIN: 36-2760101
Group Health Travel Form Filing
"American Express Award Travel Insurance" or "Award Travel"
Company File Number: AEATI-CRT-AR 5/10

- Certificate of Insurance (Form No. AEATI-CRT-AR 5/10)
- Schedule of Benefits (Form No. AEATI-SCHBF 5/10)
- Enrollment Form (Form No. AEATI-BIC-EF 7/10)
- Enrollment Form (Form No. MR PTH AT 5/10)

SERFF Tracking No. MWSG-126773906

Dear Commissioner Bradford:

On behalf of AMEX Assurance Company (the "Company"), we respectfully submit the above-referenced forms for your review and approval. These forms are new and do not replace any previously approved forms. As explained further below, these forms provide coverage that is similar in many ways to the American Express Travel Insurance forms recently approved by your Department, as evidenced by SERFF Tracking No. MWSG-126380599 ("Approved AETI Forms"). As also explained below, however, the eligibility provisions in these Award Travel forms, and the manner in which certain benefits are implemented in the forms, differ in significant ways from the Approved AETI Forms.

Based on an earlier communication with Edith Roberts and Rosalind Minor of your Department, it is our understanding that the Accident and Health Division will coordinate the review of this form filing with the Property/Casualty Division if necessary and that we do not have to submit a separate form filing to the Property/Casualty Division. It is further our understanding that rates are not required to be submitted to either Division. **If our understanding is not correct, please notify us immediately.**

The captioned forms will be used under Master Group Policy AX0126 (the "Policy") issued to the Trustee of the AMEX Assurance Travel Group Trust (the "Master Policyholder"). The group is situated in Rhode Island, and the Policy was approved in that state on February 26, 2002. A copy of the Policy is enclosed for informational purposes only. The Group was declared a valid discretionary group under ACA 23-86-106(5) in the Approved AETI Forms filing (State Tracking No. 45503) on April 26, 2010.

In addition to the above-referenced forms, this filing contains the following documentation:

1. The Company's letter authorizing Mitchell, Williams, Selig, Gates & Woodyard, P.L.L.C. to make this filing on the Company's behalf;
2. An actuarial memorandum and exhibits;
3. A Statement of Variability regarding bracketed material in the forms;
4. A Flesch score certification;
5. An explanatory memorandum relating to the various enrollment forms used with this coverage;
6. A Certificate of Compliance;
7. A filing fee of \$200.00 which represents a fee of \$ 50/form which is being sent to the Department via EFT; and
8. A version of form AEATI-CRT-AR 5/10 which distinguishes, with blue font, the portions of the form that vary from the similar form filed as part of the AETI Approved Forms.

Group certificate holders will include individuals interested in travel insurance who are members of participating organizations. The participating organization application to be used with this coverage (form AX0126-PA 2/10) previously was approved by your Department in relation to an American Express Car Rental filing earlier this year. See SERFF Tracking No. MWSG-126568658. Participating organizations are typically companies who offer credit, debit, charge or prepayment cards, and may also be airline, hotel or car rental companies. Certificate holders, who are responsible for premium payments, also can enroll family members or other traveling companions who are traveling with them on designated covered trips.

American Express Award Travel Insurance (the "Award Travel Program") covers a variety of losses related to travel for the certificate holder and other covered persons. As with the program evidenced by the Approved AETI Forms ("Approved AETI Program"), covered losses may include trip cancellation/interruption benefits, trip delay coverage, baggage protection, emergency medical and dental expense benefits, emergency medical evacuation/repatriation benefits and accidental death and dismemberment coverage, depending on the benefits marketed by the Company or chosen by the certificate holder. The Award Travel Program is supported by a variety of travel assistance services to help covered persons make the best use of their benefits.

The differences in the Approved AETI Program and the Award Travel Program primarily relate to who is eligible and what benefits may be paid under the trip cancellation/interruption benefits. To better reflect the differences in the Approved AETI Program and the Award Travel Program, we have included, as a supporting document, a version of Form AEATI-CRT-AR 5/10 in which all text in the Certificate directly relating to the Award Travel Program is highlighted in blue font (see item 8 of supporting documentation list, above). Exhibit 1 in form AEATI-CRT-AR 5/10 also relates exclusively to the Award Travel Program.

The following further explains the differences in the Approved AETI Program and the Award Travel Program:

Eligibility. Under the Approved AETI Program, certificate holders and any other covered persons are eligible only if they pay for the covered trip in cash or the equivalent of cash. Under the Award Travel Program, on the other hand, an enrollee and other covered persons are eligible only if some part of their air travel, hotel stay or car rentals on a covered trip are paid for with Award Credits—defined under the Certificate as loyalty credits of airlines, hotels or car rental companies who are counterparties with the Company's affiliate, American Express. Under most coverages that will be offered under the Award Travel Program ("Standard Award Travel Coverage"), such Award Credits may have been obtained either through redemption of American Express Membership Rewards Points ("MR Points") in exchange for such Award Credits, directly through travel, hotel stays, etc., or through any other permissible means.

The Award Travel Program also includes two flat-rate plans insuring only trip cancellation/interruption benefits. Eligibility is much narrower for this coverage—the enrollee must have paid for the airline, hotel stay or car rental purchases for him or herself and any other covered persons through Award Credits obtained through redemption of the enrollee's MR Points. These plans are intended to be marketed through the Membership Rewards website in the "purchase path" through which an American Express cardholder purchases travel through the redemption of MR Points. For ease of reference, we refer to this coverage as "MR Purchase Path Coverage."

Trip Cancellation/Interruption Benefits. In the Approved AETI Program, a trip must be paid for in cash or the equivalent of cash (such as a credit card) and the only benefits for a cancelled or interrupted trip are paid by the Company in cash. In the Award Travel Program, however, under Standard Award Travel Coverage, if the enrollee or other covered person loses Award Credits because of a covered reason, he or she can obtain payment in an *equivalent amount of MR Points*. This equivalent amount is established in agreements between the Company's affiliate, American Express, and participating airlines, hotels or car rental companies. In other words, the Company makes a claims payment in MR Points in an amount that the covered person can redeem, if he or she chooses to do so, for the amount of lost Award Credits. This process is described in detail, with examples, in Exhibit 1 to Form AEATI-CRT-AR 5/10.

As described above, under the MR Purchase Path Coverage, the only Award Credits eligible for reimbursement are those purchased by the enrollee to buy airline, hotel or car rental services *through redemption of the enrollee's MR Points*. The enrollee also can cover any other persons on the trip whose air, hotel or car rental services were paid for, in whole or in part, with the enrollee's Award Credits obtained through redemption of MR Points. Limited cash payments also are available if directly related to travel purchased with such Award Credits or with purchasing additional travel necessary because of a trip interruption to return home or rejoin an ongoing trip.

Purchase of coverage is voluntary. There are no minimum or maximum ages for this product. The only stipulation is that a certificate holder must be 18 years or older to enroll in his/her own plan. The certificate holder, however, can enroll family members and other traveling companions regardless of the age of these other covered persons.

The following is a brief description of each of the enrollment forms to be used with this product.

1. **AEATI-BIC-EF 7/10** -- This web form will be used with the Award Travel Program. It also is designed to be used with the AETI Approved Forms and with the American Express Car Rental Insurance ("AECRI") forms approved by the Department on April 20, 2010 (see SERFF Tracking No. MWSG-126568658). The Description of Variable Material submitted with form AEATI-BIC-EF 7/10 explains how the form is used in relation to the Award Travel, AETI and AECRI coverages. The form will not replace any forms from the AETI or AECRI filings and will be used with those other programs only where all three programs are approved in the state.

If the Company needs to file this form separately with these other filings because it may be used with the AETI or AECRI coverages, please let us know.

2. **MR PTH AT 5/10** -- This form will be used in connection with MR Purchase Path Coverage. The format of this form likely will change when it is integrated into the American Express Membership Rewards website, but the substance of the form will not change.

To the best of the Company's knowledge, information and belief, the forms submitted herewith are in compliance in all respects with the provisions of the insurance laws, rules and regulations of your state, and contain no provisions previously disapproved by your Department.

These forms are in final print. The Company reserves the right to change the appearance, formatting and pagination, but not the text of these forms to comply with future changes in production, print systems or web site software and stylistic revisions. No font will be less than a 10-point font size. The form designed for web use, AEATI-BIC-EF 7/10, will appear on the Company's web site(s) in at least 10-point font. The Company also reserves the right to change the color and/or weight of hard-copy versions of this form and to correct typographical errors without refiling. In addition, the Company also reserves the right to change the Company logo, Company address and phone number, and Officers' signatures without refiling.

If you have any questions or need anything further to expedite the review and approval of this filing, please contact me at (501) 688-8819 or June Stracener, a paralegal working with me on this matter, at (501) 370-4225. Thank you for your courtesy and assistance in this matter.

Sincerely,

MITCHELL, WILLIAMS, SELIG,
GATES & WOODYARD, P.L.L.C.



By

Charles B. Cliett, Jr.

Enclosures